Top 300 Commercial Banks in the United States

In Order of Deposits June 30, 1985, Compared with June 30, 1984 and Dec. 31, 1984

Compiled by American Banker Copyright 1985 in Cooperation with Polk's World Bank Directory

Rank 6/30/85		Deposits (a) June 30, 1985	Deposits (a) June 30, 1984	Rank 6/30/84	Gain from 6/30/84	Deposits (a) Dec. 31, 1984	Rank 12/31/84	Gain from 12/31/84
1	Bank of America NT&SA, San Francisco	89,610,193,000	90,400,000,000	1		88,167,000,000	1	
2	Citibank NA, New York	85,118,000,000	79,936,000,000	2		79,551,000,000	2	
3	Chase Manhattan Bank NA, New York	58,986,952,000	64,772,857,000	3		59,399,689,000	3	
4	Manufacturers Hanover Trust Co., New York	45,293,318,000	45,802,578,000	4		45,200,916,000	4	
5	Morgan Guaranty Trust Co., New York	40,824,039,000	40,021,799,000	5		39,995,564,000	5	
6	Chemical Bank, New York	37,125,029,000	35,806,052,000	6		35,068,135,000	6	
7	Security Pacific National Bank, Los Angeles	31,224,793,000	29,211,944,000	7		30,902,297,000	7	
8	Bankers Trust Co., New York	25,774,319,000	27,859,603,000	9	+ 1	27,882,815,000	8	
9	First National Bank, Chicago	25,675,216,000	28,028,660,000	8		25,904,344,000	9	
10	Wells Fargo Bank NA, San Francisco	19,574,168,000	19,377,233,000	10		20,308,269,000	10	
11	Continental Illinois NB&T Co., Chicago	16,872,449,000	17,450,386,000	12	+ 1	15,598,568,000	13	+ 2
12	Crocker National Bank, San Francisco	16,297,139,000	18,016,041,000	11		18,088,638,000	11	
13	First Interstate Bank of California, Los Angeles	15,796,499,000	15,611,607,000	14	+ 1	15,472,833,000	14	+ 1
14	Marine Midland Bank, NA, Buffalo, N.Y.	15,524,447,000	17,294,253,000	13		15,924,063,000	12	
15	Mellon Bank NA, Pittsburgh	14,657,173,000	13,613,948,000	15		15,002,320,000	15	
16	First National Bank, Boston	13,230,933,000	12,345,659,000	16		13,069,033,000	16	
17	Bank of New York	10,619,728,000	9,758,814,850	18	+ 1	10,500,888,000	18	+ 1
18	Irving Trust Co., New York	10,448,517,000	11,709,000,000	17		11,145,035,000	17	
19	RepublicBank Dallas NA	9,643,816,000	9,438,944,000	19		9,758,084,000	19	
20	National Bank of Detroit	8,749,547,000	7,964,074,000	20		8,091,530,000	21	- 1
21	Republic National Bank, New York	8,640,264,000	7,451,760,000	21		8,274,088,000	20	
22	NCNB National Bank of North Carolina, Charlotte	7,817,399,000	6,708,712,000	24	+ 2	7,293,063,000	24	+ 2
23	Southeast Bank NA, Miami	7,625,739,000	6,758,253,000	25	+ 2	7,589,312,000	22	
24	Valley National Bank, Phoenix	7,583,083,000	6,888,318,000	23		7,415,759,000	23	
25	National Westminster Bank USA, New York	6,994,468,000	6,320,778,000	26	+ 1	7,019,218,000	26	- 1
26	InterFirst Bank Dallas NA	6,881,374,000	7,066,086,000	22		7,105,781,000	25	
27	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	6,733,748,000	5,882,081,000	29	+ 2	6,486,164,235	28	- 1
28	Sovran Bank NA, Richmond	6,666,272,000	5,836,927,000	30	+ 2	6,245,413,000	30	- 2
29	Seattle-First National Bank	6,566,131,000	6,218,492,000	27		6,459,583,000	29	
30	Texas Commerce Bank NA, Houston	6,375,328,000	5,772,140,000	31	+ 1	6,775,313,000	27	
31	Union Bank, Los Angeles	6,290,935,000	5,992,482,000	28		5,943,808,000	32	- 1
32	Comerica Bank-Detroit	5,775,844,000	5,323,627,000	33	+ 1	5,512,253,876	35	- 3
33	First City National Bank, Houston	5,759,593,000	5,749,899,000	32		6,060,855,000	31	
34	Harris Trust & Savings Bank, Chicago	5,434,340,000	5,007,282,000	34		5,465,559,000	37	- 3
35	Citizens & Southern National Bank, Atlanta	5,406,272,000	4,704,331,000	39	+ 4	5,333,788,000	38	- 3
36	Rainier National Bank, Seattle	5,403,888,000	4,996,965,000	35		5,469,045,000	36	
37	First National Bank, Minneapolis	5,329,636,000	4,475,658,000	41	+ 4	4,683,775,000	48	-11
38	European American Bank, New York	5,299,013,000	4,804,044,000	37		5,828,050,000	33	
39	Pittsburgh National Bank	5,206,126,000	4,739,974,000	38		5,171,956,000	39	
40	First Fidelity Bank NA, Newark, N.J.	5,141,079,000	1,875,531,000	120	+80	5,735,478,000	34	
41	Connecticut Bank & Trust Co. NA, Hartford	5,031,217,000	4,295,480,000	45	+ 4	4,910,866,000	42	- 1
42	Fidelity Bank NA, Malvern, Pa.	4,938,903,000	808,763,000	266	+224	4,720,618,000	46	- 4
43	United States National Bank, Portland	4,891,610,000	4,467,269,000	42		4,848,037,000	44	- 1
44	First Interstate Bank of Arizona NA, Phoenix	4,836,267,000	4,310,961,000	44		4,706,313,000	47	- 3
45	AmeriTrust Co. NA, Cleveland	4,804,520,000	4,556,286,000	40		4,850,226,000	43	
46	Connecticut National Bank, Hartford	4,771,526,000	4,195,700,000	49	+ 3	4,795,921,000	45	
47	First National Bank, Atlanta	4,758,968,000	3,925,353,000	57	+10	4,518,912,000	50	- 3
48	United Virginia Bank, Richmond	4,737,197,000	4,261,197,000	47		4,473,747,000	52	- 4
49	MBank Dallas NA	4,628,423,000	4,227,372,000	48		4,953,320,000	41	
50	Philadelphia National Bank	4,622,124,000	4,283,393,000	46		5,145,043,000	40	
51	Florida National Bank, Jacksonville	4,533,876,000	3,929,125,000	56	+ 5	4,363,475,000	56	- 5
52	Bank of Tokyo Trust Co., New York	4,482,115,022	4,109,606,000	52		4,370,787,220	55	- 3
53	Manufacturers National Bank, Detroit	4,405,072,000	4,050,955,000	53		4,502,343,000	51	
54	California First Bank, San Francisco	4,386,610,000	4,191,392,000	50		4,433,770,000	53	
55	Huntington National Bank, Columbus, Ohio	4,384,239,000	3,054,175,000	69	+14	4,198,682,000	59	- 4
56	Maryland National Bank, Baltimore	4,312,807,000	3,860,116,000	58	+ 2	4,173,161,000	61	- 5
57	First Union National Bank, Charlotte, N.C.	4,226,808,000	4,931,122,000	36		4,339,697,000	57	
58	Northern Trust Co., Chicago	4,152,771,000	3,987,157,000	55		4,399,824,000	54	
59	Norwest Bank Minneapolis NA	4,131,213,000	4,182,567,000	51		4,546,009,000	49	
60	First Interstate Bank of Oregon NA, Portland	4,070,424,000	4,000,928,000	54		4,203,998,000	58	
61	NCNB National Bank of Florida, Tampa	3,912,548,107	2,576,700,000	77R	+16	3,848,812,000	63	- 2
62	Riggs National Bank, Washington D.C.	3,835,968,000	3,662,401,000	61		4,173,672,000	60	
63	First Pennsylvania Bank NA, Philadelphia	3,833,100,000	3,824,549,000	59		3,903,222,000	62	
64	Bank of New England NA, Boston	3,766,431,000	3,359,712,000	63		3,747,904,000	64	
65	Bank of Hawaii, Honolulu	3,747,917,000	3,159,039,911	67	+ 2	3,324,003,000	68	- 3
66	Fleet National Bank, Providence,R.I.	3,739,445,000	3,211,944,000	65		3,119,754,000	75	- 9
67	First Tennessee Bank NA, Memphis	3,613,596,000	2,418,203,212	85R	+18	3,648,932,000	65	
68	Israel Discount Bank of New York	3,423,501,000	3,246,810,000	64		3,408,500,000	67	
69	BancOhio National Bank, Columbus	3,389,219,000	4,414,455,000	43		3,492,135,000	66	
70	Bank of Virginia, Richmond	3,388,051,000	3,074,567,000	68		3,212,370,000	71	- 1
71	Provident National Bank, Philadelphia	3,314,191,000	2,774,379,000	73	+ 2	3,152,934,000	74	- 3
72	Chase Lincoln First Bank, NA, Rochester, N.Y.	3,273,508,000	3,175,231,000	66		3,309,306,000	69	
73	Allied Bank of Texas, Houston	3,259,060,000	2,903,206,770	72		3,080,358,000	77	- 4
74	State Street Bank & Trust Co., Boston	3,181,281,000	2,563,519,000	78R	+ 4	3,211,530,000	72	
75	AmSouth Bank NA, Birmingham, Ala.	3,172,896,000	2,963,343,000	71		3,211,362,000	73	
76	Barnett Bank of South Florida NA, Miami	3,161,351,000	2,210,767,000	98	+22	2,758,524,000	86	-10
77	MBank Houston NA	3,114,204,000	765,602,000	284	+207	3,046,690,000	78	- 1
78	Banco Popular de Puerto Rico, San Juan	3,065,174,017	2,496,375,822	82R	+ 4	2,870,671,318	84R	- 6
79	Arizona Bank, Phoenix	3,059,654,000	2,436,587,000	83R	+ 4	2,817,568,000	85	- 6
80	Atlantic National Bank of Florida, Jacksonville	3,041,846,000	2,672,083,000	74R		2,934,299,000	81R	- 1
81	American Security Bank NA, Washington, D.C.	2,956,983,000	3,037,999,000	70		3,223,915,000	70	
82	National City Bank, Cleveland	2,955,433,000	2,607,357,000	76R		3,086,528,000	76	
83	South Carolina National Bank, Columbia	2,883,247,000	1,662,969,000	135	+52	2,969,915,000	80r	
84	First National Bank, St. Paul, Minn.	2,851,560,000	2,337,920,000	88R	+ 4	3,003,766,000	79	
85	First National Bank of Maryland, Baltimore	2,835,506,000	2,650,313,000	75R		2,915,343,000	82R	
86	Citibank (New York State) NA, Buffalo	2,780,505,000	2,328,073,000	89R	+ 3	2,233,196,000	110	-24
87	American Bank & Trust Co., Reading, Pa.	2,765,357,000	2,501,450,000	81R		2,665,598,000	89	- 2
88	First Wisconsin National Bank, Milwaukee	2,723,338,000	2,421,308,000	84R		2,738,699,000	88	
89	Mellon Bank (East) NA, Philadelphia	2,689,852,000	2,527,812,000	80R		2,906,504,000	83R	
90	Citibank (South Dakota) NA, Sioux Falls	2,681,640,000	2,134,336,000	103	+13	2,757,946,000	87	
91	Trust Company Bank, Atlanta	2,648,466,000	2,208,367,000	99	+ 8	2,585,533,000	92	- 1
92	First Interstate Bank of Washington NA, Seattle	2,621,690,000	2,147,822,000	102	+10	2,283,921,000	103	-11
93	American Fletcher National Bank &Trust Co., Indianapolis	2,592,551,000	2,408,931,000	86R		2,521,109,000	93	
94	American National Bank & Trust Co., Chicago	2,571,390,000	2,279,237,000	93R		2,626,030,000	90	
95	Indiana National Bank, Indianapolis	2,518,006,000	2,104,466,000	105	+10	2,458,290,000	96	- 1
96	Central Fidelity Bank, Richmond	2,517,885,000	2,049,786,000	110	+14	2,274,493,000	105	- 9
97	Equitable Bank NA, Baltimore	2,501,817,000	2,203,287,000	100	+ 3	2,321,597,000	102	- 5
98	Sumitomo Bank of California, San Francisco	2,463,722,000	2,327,087,283	90R		2,471,148,551	95	
99	Boston Safe Deposit & Trust Co.	2,452,825,000	1,387,869,000	164	+ 65	1,655,459,000	150	-51
100	First Hawaiian Bank, Honolulu	2,416,145,000	2,234,546,000	96		2,205,419,000	111	-11
	TOTAL DEPOSITS TOP 100 BANKS†	**$930,804,356,146**	**$899,419,812,848**			**$922,303,692,610**		

(a)— The bulk of the data are from American Banker questionnaire. The questionnaire requests consolidated data — for the bank and its domestic and foreign subsidiaries — as reported on the federal regulatory agencies' Report of Condition ("Call Report") for June 30, 1985, whenever possible. Data may not be comparable with other periods because of mergers, changes in accounting practices, etc. (r)— Bank based on revised data submitted by the bank after publication on March 15, 1985. (R)— Revised. (†)— Totals for 6/30/84 and 12/31/84 are for the top 100 banks on those respective dates.

Top 300 Commercial Banks in the United States

In Order of Deposits June 30, 1985, Compared with June 30, 1984 and Dec. 31, 1984

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Rank 6/30/85		Deposits (a) June 30, 1985	Deposits (a) June 30, 1984	Rank 6/30/84	Gain from 6/30/84	Deposits (a) Dec. 31, 1984	Rank 12/31/84	Gain from 12/31/84
101	Bank Leumi Trust Co., New York	2,387,499,820	2,278,424,000	94R		2,452,741,410	97	
102	Suburban Bank, Bethesda, Md.	2,335,771,000	1,898,662,410	117	+15	2,109,866,000	115	+13
103	Fuji Bank & Trust Co., New York	2,295,918,000	1,896,115,479	118	+15	2,022,799,000	120	+17
104	First National Bank, Louisville, Ky.	2,295,444,000	2,183,865,095	101		2,488,941,000	94	
105	Midlantic National Bank, Newark, N.J.	2,263,125,000	2,105,686,000	104		2,441,843,000	98	
106	Lloyds Bank California, Los Angeles	2,259,277,000	2,309,010,000	92R		2,355,561,000	100	
107	Mercantile Trust Co. NA, St. Louis	2,251,150,000	2,214,253,000	97		2,260,595,000	91	
108	Sun Bank NA, Orlando, Fla.	2,246,001,000	2,006,072,000	112	+4	2,183,899,000	112	+4
109	Shawmut Bank of Boston NA	2,239,225,000	2,051,386,000	109		2,333,317,000	101	
110	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	2,230,937,000	2,053,890,000	107		2,251,352,000	107	
111	Northwestern Bank, North Wilkesboro, N.C.	2,217,974,000	2,100,195,000	106		2,251,021,000	108	
112	Industrial Bank of Japan Trust Co., New York	2,215,035,000	1,679,941,000	131	+19	1,890,451,000	127	+15
113	First National Bank of Florida, Tampa	2,211,031,000	1,555,829,000	147	+34	1,853,471,000	132	+19
114	Bank of California NA, San Francisco	2,205,586,000	2,397,220,000	87R		2,387,259,000	99	
115	Idaho First National Bank, Boise	2,177,937,000	1,902,033,000	116	+1	2,107,495,000	116	+1
116	First Interstate Bank of Nevada NA, Reno	2,168,006,000	2,052,604,975	108		2,163,122,000	113	
117	United Jersey Bank, Hackensack, N.J.	2,160,481,000	1,979,014,000	114		2,063,762,000	119	+2
118	Continental Bank, Norristown, Pa.	2,159,382,000	2,021,354,000	111		2,260,023,000	106	
119	First Security Bank of Utah NA, Ogden	2,147,612,000	1,984,106,000	113		2,137,121,000	114	
120	Equibank, Pittsburgh	2,145,645,000	2,532,548,000	79R		2,281,147,000	104	
121	Branch Banking & Trust Co., Wilson, N.C.	2,142,983,000	1,678,268,000	132	+11	2,103,098,000	117	
122	Norstar Bank of Upstate NY, Albany	2,140,964,000	979,679,000	222	+100	1,296,121,000	189	+67
123	United States Trust Co., New York	2,109,431,000	1,729,973,000	126	+3	1,739,236,000	144	+21
124	Society National Bank, Cleveland	2,103,399,000	1,871,722,000	121		2,002,616,000	121	
125	Central Bank of the South, Birmingham, Ala.	2,060,658,000	1,862,608,000	122		1,983,093,000	123	
126	Old Kent Bank & Trust Co., Grand Rapids, Mich.	2,048,978,000	1,956,896,000	115		1,923,828,000	125	
127	Citizens & Southern National Bank, Charleston, S.C.	2,014,840,000	1,737,077,248	125		1,878,833,000	128	+1
128	Hamilton Bank, Lancaster, Pa.	2,007,494,000	1,881,185,000	119		1,988,765,000	122	
129	Texas American Bank/Fort Worth NA	1,978,252,000	1,785,627,000	123		2,072,458,000	118	
130	First-Citizens Bank & Trust Co., Raleigh, N.C.	1,974,325,000	1,746,712,000	124		1,861,955,659	129	
131	Deposit Guaranty National Bank, Jackson, Miss.	1,962,435,000	1,674,178,000	133	+2	1,942,220,000	124	
132	Midlantic National Bank/North, West Paterson, N.J.	1,944,031,000	1,110,367,686	195	+63	1,853,806,000	131	
133	Centerre Bank NA, St. Louis	1,921,637,094	2,247,570,000	95r		2,241,122,000	109	
134	BayBank Middlesex, Burlington, Mass.	1,916,110,270	1,668,500,833	134		1,774,125,466	138	+4
135	First American Bank of Virginia, McLean	1,890,755,000	1,598,843,000	143	+8	1,749,330,000	142	+7
136	Bank One, Columbus NA, Ohio	1,890,385,155	1,402,457,375	163	+27	1,921,971,169	126	
137	Peoples National Bank, Seattle	1,872,887,000	1,680,245,143	130		1,787,825,624	136	
138	Dominion Bank NA, Roanoke, Va.	1,861,102,000	1,573,390,000	146	+8	1,756,469,000	141	+3
139	Liberty National Bank & Trust Co., Oklahoma City	1,859,159,000	1,658,379,000	136		1,842,028,000	133	
140	Third National Bank, Nashville, Tenn.	1,851,428,000	1,597,351,000	144	+4	1,777,791,000	137	
141	RepublicBank Houston NA	1,834,232,000	1,421,154,000	157	+16	1,731,302,000	145	+4
142	United Bank of Denver NA	1,809,525,000	1,696,669,000	128		1,854,141,000	130	
143	City National Bank, Beverly Hills, Calif.	1,778,832,221	1,605,723,000	141		1,804,839,000	135	
144	Central National Bank, Cleveland	1,772,098,000	1,699,744,000	127		1,743,052,000	143	
145	Manufacturers & Traders Trust Co., Buffalo N.Y.	1,767,720,794	1,620,649,818	138		1,833,772,000	134	
146	Banco de Ponce, San Juan, P.R.	1,766,280,889	1,538,577,669	148	+2	1,653,753,635	151	+5
147	Zions First National Bank, Salt Lake City, Utah	1,744,509,000	1,605,850,000	140		1,682,723,000	147	
148	Central Trust Co. NA, Cincinnati	1,736,385,000	1,188,702,000	185	+37	1,395,028,000	175	+27
149	Heritage Bank NA, Jamesburg, N.J.	1,734,881,000	1,647,085,000	137		1,759,301,000	140	
150	Union Trust Co., Stamford, Conn.	1,732,714,000	1,488,423,000	151	+1	1,621,973,000	153	+3
151	Industrial Valley Bank & Trust Co., Philadelphia	1,726,477,000	1,597,061,502	145		1,643,136,192	152	+1
152	Mitsui Manufacturers Bank, Los Angeles	1,699,751,000	1,451,212,000	155	+3	1,564,221,000	159	+7
153	Rhode Island Hospital Trust National Bank, Providence	1,690,650,000	1,419,461,000	159	+6	1,763,561,000	139	
154	First Alabama Bank, Montgomery	1,684,496,000	547,202,277	364	+210	561,499,000	372	+218
155	Union National Bank, Pittsburgh	1,663,411,000	1,527,287,000	149		1,606,324,000	154	
156	Union Trust Co., Baltmore	1,650,453,000	1,268,053,000	176	+20	1,405,865,000	172	+16
157	Whitney National Bank, New Orleans	1,649,272,000	1,606,198,000	139		1,724,486,000	146	
158	Merchants National Bank & Trust Co., Indianapolis	1,607,455,000	1,456,756,000	154		1,598,136,000	155	
159	United Bank of Arizona, Phoenix	1,595,376,000	1,236,115,000	178	+19	1,432,263,000	168	+9
160	First National Bank, Jackson, Miss.	1,574,316,142	1,371,907,238	166		1,504,179,210	161	
161	New Jersey National Bank, Trenton	1,568,020,000	1,214,684,000	181	+20	1,538,233,000	160	
162	Hibernia National Bank, New Orleans	1,560,566,000	1,280,201,000	175	+13	1,373,112,000	179	+17
163	Wilmington Trust Co., Del.	1,537,985,000	1,404,879,000	162		1,594,173,000	156	
164	National Community Bank, Rutherford, N.J.	1,525,874,519	1,305,248,875	172	+8	1,403,969,938	173	+9
165	Bank South NA, Atlanta	1,524,774,000	1,098,407,000	197	+32	1,494,319,000	163	
166	J. Henry Schroder Bank & Trust Co., New York	1,513,486,000	1,471,950,000	152		1,580,981,000	157	
167	Barclays Bank of New York NA	1,502,476,000	1,320,137,000	170	+3	1,497,218,000	162	
168	Bankers Trust of South Carolina, Columbia	1,486,867,000	1,292,372,000	174	+6	1,464,820,000	166	
169	First American National Bank, Nashville, Tenn.	1,481,802,000	1,415,437,000	160		1,575,541,000	158	
170	Frost National Bank, San Antonio, Tex.	1,474,673,000	1,346,907,155	169		1,482,077,000	165	
171	First Jersey National Bank, Jersey City, N.J.	1,472,710,000	1,099,987,000	196	+25	1,226,475,000	197	+26
172	First National Bank of Commerce, New Orleans	1,456,348,000	1,420,889,000	158		1,464,613,000	167	
173	First National Bank & Trust Co., Oklahoma City	1,451,626,000	1,686,222,000	129		1,681,856,186	148	
174	First Interstate Bank of Denver NA	1,450,158,000	1,602,112,000	142		1,655,474,576	149	
175	First Security Bank of Idaho NA, Boise	1,446,323,000	1,386,803,000	165		1,482,550,000	164	
176	Michigan National Bank, Detroit	1,444,819,000	1,407,120,000	161		1,420,644,000	170	
177	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,422,020,000	1,071,345,000	201	+24	1,386,022,000	176	
178	Commerce Union Bank, Nashville, Tenn.	1,420,240,000	1,218,843,000	180	+2	1,374,802,000	178	
179	Key Bank NA, Albany, N.Y.	1,409,083,000	1,196,189,000	184	+5	1,369,268,475	180	+1
180	Toledo Trust Co., Ohio	1,394,733,854	1,050,670,491	205	+25	1,298,507,107	187	+7
181	Michigan National Bank, Lansing	1,393,935,000	1,370,480,000	167		1,382,470,000	177	
182	Bank of Baltimore, Md. (b)	1,389,970,000	1,243,064,115	...		1,304,086,000	186	+4
183	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	1,373,384,000	1,297,466,000	173		1,342,421,000	184	+1
184	Long Island Trust Co. NA, Garden City, N.Y.	1,371,124,000	1,264,552,000	177		1,395,661,000	174	
185	Fifth Third Bank, Cincinnati	1,369,179,000	1,129,815,000	192	+7	1,297,747,000	188	+3
186	InterFirst Bank Austin NA, Tex.	1,369,141,039	1,119,344,000	194	+8	1,357,044,000	181	
187	First National Bank, Cincinnati	1,359,784,000	1,149,480,000	190	+3	1,256,031,000	192	+5
188	Citytrust, Bridgeport, Conn.	1,347,774,000	1,037,557,000	207	+19	1,255,539,000	193	+5
189	Colonial Bank, Waterbury, Conn.	1,346,663,000	1,202,119,000	183		1,284,707,000	190	+1
190	SouthTrust Bank of Alabama NA, Birmingham	1,335,382,000	1,176,502,324	187		1,353,789,000	183	
191	Norwest Bank South Dakota NA, Sioux Falls	1,331,006,000	566,205,000	352	+ 161	1,355,572,000	182	
192	Bank of Oklahoma NA, Tulsa	1,329,408,000	1,309,661,000	171		1,431,879,000	169	
193	Manufacturers Hanover Bank (Delaware), Wilmington	1,325,902,000	834,567,000	255	+62	1,138,825,000	207	+14
194	Union Planters National Bank, Memphis, Tenn.	1,321,155,000	1,493,414,000	150		1,419,279,000	171	
195	Liberty National Bank & Trust Co., Louisville, Ky.	1,275,971,000	1,142,189,000	191		1,242,445,000	195	
196	Golden State Sanwa Bank, San Francisco	1,273,828,000	1,204,800,000	182		1,230,112,000	196	
197	Old National Bank, Spokane, Wash.	1,257,841,000	1,180,635,000	186		1,325,503,000	185	
198	Citizens First National Bank, Ridgewood, N.J.	1,257,601,000	1,065,273,000	202	+4	1,158,897,000	202	+4
199	National State Bank, Elizabeth, N.J.	1,249,767,000	1,089,139,000	199		1,154,492,000	205	+6
200	Imperial Bank, Los Angeles	1,244,785,000	1,155,497,000	189		1,257,180,000	191	
	TOTAL DEPOSITS BANKS 101-200†	**$174,471,059,150**	**$153,898,177,404**			**$168,360,898,759**		

(a)— The bulk of the data are from American Banker questionnaire. The questionnaire requests consolidated data — for the bank and its domestic and foreign subsidiaries — as reported on the federal regulatory agencies' Report of Condition ("Call Report") for June 30, 1985, whenever possible. Data may not be comparable with other periods because of mergers, changes in accounting practices, etc. (b)— Formerly Savings Bank of Baltimore. The bank converted from a savings bank to a commercial bank on 11/1/84. (r)— Rank based on revised data submitted by the bank after publication on Aug. 24, 1984. (R)— Revised. (†)— Totals for 6/30/84 and 12/31/84 are for the banks ranked 101-to-200 on those respective dates.

Top 300 Commercial Banks in the United States

In Order of Deposits June 30, 1985, Compared with June 30, 1984 and Dec. 31, 1984

Compiled by **American Banker** Copyright 1985 in Cooperation with Polk's World Bank Directory

Rank 6/30/85		Deposits (a) June 30, 1985	Deposits (a) June 30, 1984	Rank 6/30/84	Gain from 6/30/84	Deposits (a) Dec. 31, 1984	Rank 12/31/84	Gain from 12/31/84
201	Security Norstar Bank, Rochester, N.Y.	1,233,537,000	1,223,454,000	179		1,208,919,000	198	
202	Sun Bank/Miami NA	1,231,805,000	753,558,000	287	+85	778,390,000	296	+94
203	United Carolina Bank, Whiteville, N.C.	1,230,225,000	997,372,000	217	+14	1,169,548,000	200	
204	First Virginia Bank, Falls Church	1,208,522,000	1,002,492,000	214	+10	1,127,852,000	211	+ 7
205	Sunwest Bank of Albuquerque NA, N.M.	1,196,874,271	1,090,267,000	198		1,138,387,029	208	+ 3
206	Horizon Bank NA, Morristown, N.J.	1,196,786,000	1,029,262,000	208	+ 2	1,160,748,252	201	
207	Southern National Bank of North Carolina, Lumberton	1,195,329,193	1,053,439,787	204		1,178,373,522	199	
208	InterFirst Bank Fort Worth NA, Tex.	1,195,133,000	1,014,548,793	210	+ 2	1,074,880,000	215	+ 7
209	First National Bank of Ohio, Akron	1,194,463,331	989,163,000	219	+10	1,148,072,000	206	
210	Barnett Bank of Central Florida NA, Winter Park	1,191,727,000	952,190,000	223	+13	1,071,801,000	216	+ 6
211	Puget Sound National Bank, Tacoma, Wash.	1,186,911,000	1,085,586,579	200		1,123,286,131	212	+ 1
212	Bank One, Dayton NA, Ohio	1,180,728,000	1,000,293,000	216	+ 4	1,077,502,000	213	+1
213	First Fidelity Bank NA/North Jersey, Totowa	1,170,510,538	1,120,187,000	193		1,157,571,000	204	
214	Barnett Bank of Palm Beach County, West Palm Beach, Fla.	1,137,874,000	806,431,000	267	+53	932,295,000	251	+37
215	Chase Manhattan Bank (U.S.A.) NA, Wilmington, Del.	1,136,492,000	678,664,000	309	+94	709,027,000	319	+104
216	Chemical Bank (Delaware), Wilmington	1,113,460,000	1,439,752,000	156		1,156,965,000	203	
217	Boatmen's First National Bank, Kansas City, Mo.	1,112,200,000	817,490,000	261	+44	933,567,000	250	+33
218	Hibernia Bank, San Francisco	1,111,563,166	791,844,000	273	+55	781,883,229	294	+76
219	Central Bank, San Francisco	1,102,995,000	1,057,822,000	203		1,061,929,000	217	
220	M&I Marshall & Ilsely Bank, Milwaukee, Wis.	1,099,505,000	777,355,000	278	+58	1,134,426,000	209	
221	National Bank of Washington, D.C.	1,094,966,000	1,011,256,000	212		1,048,171,000	221	
222	Marine Bank NA, Milwaukee, Wis.	1,094,782,000	1,015,860,000	209		1,130,183,000	210	
223	National Bank of Georgia, Atlanta	1,075,812,000	889,915,000	236	+13	995,370,000	234	+11
224	Exchange National Bank, Chicago	1,061,407,000	983,357,000	220		1,055,219,000	218	
225	First Fidelity Bank NA, South Jersey, Burlington Twp., N.J.	1,059,792,000	890,802,000	235	+10	1,076,489,000	214	
226	InterFirst Bank Houston NA	1,056,394,000	1,008,768,000	213		1,015,940,000	230	+ 4
227	Bank of Delaware, Wilmington	1,056,113,000	934,057,000	228	+ 1	980,384,000	238	+11
228	Bank One of Eastern Ohio NA, Youngstown	1,046,580,000	929,007,000	230	+ 2	1,009,434,000	233	+ 5
229	Commonwealth National Bank, Harrisburg, Pa.	1,046,106,000	1,001,080,000	215		1,044,482,000	223	
230	Morgan Bank (Delaware), Wilmington	1,044,169,000	1,163,933,000	188		1,245,258,000	194	
231	First Eastern Bank NA, Wilkes-Barre, Pa.	1,019,269,000	873,350,000	238	+ 7	1,012,300,000	231	
232	Valley National Bank, Passaic, N.J.	1,016,013,730	834,839,443	254	+22	971,851,628	241	+ 9
233	Key Bank of Central N.Y., Syracuse	1,015,959,000	787,066,000	276	+43	935,532,000	249	+16
234	First National Bank, Toms River, N.J.	1,013,386,776	812,200,000	264	+30	967,123,000	243	+ 9
235	First National Bank, Allentown, Pa.	1,012,571,000	1,011,305,000	211		1,046,832,000	222	
236	Boatmen's National Bank, St. Louis, Mo.	1,008,500,000	785,163,000	277	+41	847,446,000	274	+38
237	Bank One, Cleveland NA	1,007,302,000	906,376,554	232		971,789,000	242	+ 5
238	Banco de Santander-Puerto Rico, Hato Rey	1,006,607,626	852,278,490	248	+10	948,514,161	246	+ 8
239	Bank of the West, San Francisco	992,527,000	1,043,255,000	206		1,049,857,200	220	
240	Amalgamated Bank, New York	991,404,000	832,853,000	256	+16	949,357,038	247	+ 7
241	Fourth National Bank & Trust Co., Wichita, Kan.	988,767,000	904,817,000	233		1,023,669,000	228	
242	First Bank of South Dakota NA, Sioux Falls	987,861,000	981,542,000	221		1,016,025,000	229	
243	Valley Bank of Nevada, Las Vegas	987,801,954	868,209,000	242		957,990,353	245	+ 2
244	Norstar Bank of Long Island, Hempstead, N.Y.	978,252,000	774,808,000	279	+35	910,097,733	256	+12
245	Louisiana National Bank, Baton Rouge	978,226,000	862,709,000	245		1,009,818,000	232	
246	Bank of New England -West NA, Springfield, Mass.	973,755,518	691,835,000	304	+58	742,344,000	306	+60
247	Texas Commerce Bank-Austin NA	972,163,000	863,125,307	244		943,829,972	248	+ 1
248	United Missouri Bank of Kansas City NA	971,490,000	916,088,000	231		1,033,932,000	225	
249	Commercial National Bank, Shreveport, La.	968,980,000	827,625,000	258	+ 9	976,496,874	239	
250	Citizens Commercial & Savings Bank, Flint, Mich.	965,733,000	993,404,985	218		965,918,932	244	
251	Marquette Bank Minneapolis NA	961,662,000	944,730,000	226		983,234,000	237	
252	LaSalle National Bank, Chicago	960,985,461	933,607,000	229		995,340,000	235	
253	Mitsubishi Bank of California, Los Angeles	960,764,279	773,042,836	282	+29	833,251,914	281	+28
254	Barnett Bank of Jacksonville NA, Fla.	953,868,000	760,391,000	285	+31	931,186,000	252	
255	Citizens Bank & Trust Co., Riverdale, Md.	953,328,417	940,261,735	227		925,833,482	253	
256	National Bank of Commerce, San Antonio, Tex.	941,049,835	855,095,000	247		991,769,735	236	
257	Colorado National Bank, Denver	939,376,000	947,413,223	224		1,050,479,000	219	
258	San Diego Trust & Savings Bank, Calif.	930,457,000	864,434,000	243		874,763,000	268	+10
259	First American Bank NA, Washington, D.C.	914,287,000	788,709,149	274	+15	892,886,000	260	+ 1
260	UBAF Arab American Bank, New York	909,651,000	893,956,000	234		894,737,000	259	
261	Westamerica Bank NA, San Rafael, Calif.	905,490,000	824,851,450	259		834,411,940	279	+18
262	Omaha National Bank, Neb.	905,419,000	654,433,450	317	+55	875,387,000	267	+ 5
263	Third National Bank & Trust Co., Dayton, Ohio	904,937,000	798,034,403	270	+ 7	889,981,776	262	
264	Trust Company of New Jersey, Jersey City	904,539,000	835,951,000	253		919,502,000	254	
265	Society Bank of Eastern Ohio NA, Canton	903,954,041	N.A.	...		899,847,000	257	
266	Security Bank & Trust Co., Southgate, Mich.	901,151,000	815,276,000	262		839,072,000	277	+11
267	Princeton Bank, N.J.	898,879,000	332,492,000	...		873,828,000	269	+ 2
268	Commerce Bank of Kansas City NA, Mo.	898,050,000	837,353,000	251		1,037,509,000	224	
269	Central Bank of Denver	894,199,000	812,817,000	263		976,206,000	240	
270	Sun Bank/South Florida NA, Ft. Lauderdale	893,731,000	839,137,000	250		862,506,000	270	
271	Arlington Trust Co., Lawrence, Mass.	893,182,000	787,733,000	275	+ 4	850,167,000	272	+ 1
272	Southern Bank & Trust Co., Greenville, S.C.	891,903,000	809,156,000	265		891,556,000	261	
273	Norwest Bank Des Moines NA, Iowa	889,264,000	792,675,000	272		1,025,230,000	226	
274	BayBank Norfolk County Trust Co., Dedham, Mass.	883,349,000	759,895,000	286	+12	852,699,000	271	
275	United Penn Bank, Wilkes-Barre, Pa.	881,631,000	656,048,000	315	+40	670,515,000	334	+59
276	Merchants Bank NA, Allentown, Pa.	879,389,000	721,790,000	295	+19	836,623,000	278	+ 2
277	Central Carolina Bank & Trust Co. NA, Durham, N.C.	879,200,000	774,230,000	281	+ 4	849,582,000	273	
278	National Bank of Commerce, Memphis, Tenn.	877,387,000	820,762,000	260		883,189,000	264	
279	Central Penn National Bank, Philadelphia	875,934,000	799,509,000	269		881,107,000	265	
280	Genesee Merchants Bank & Trust Co., Flint, Mich.	875,932,010	869,779,000	240		803,085,007	288	+ 8
281	First of America Bank-Detroit NA	871,148,000	872,845,000	239		820,791,000	283	+ 2
282	First National Bank & Trust Co., Tulsa, Okla.	865,196,000	882,858,000	237		1,024,357,000	227	
283	First National Bank, Shreveport, La.	863,967,000	856,504,000	246		910,646,000	255	
284	Summit Bank, Fort Wayne, Ind.	857,558,924	692,683,000	303	+19	757,441,085	300	+16
285	Pan American Bank NA, Miami	854,201,000	698,978,751	301	+16	884,877,000	263	
286	Laredo National Bank, Tex.	849,898,308	774,501,000	280		817,594,000	284	
287	National Bank of Alaska, Anchorage	847,462,000	797,221,000	271		839,162,000	276	
288	Oregon Bank, Portland	841,147,000	830,962,000	257		878,886,000	266	
289	Liberty Norstar Bank NA, Buffalo, N.Y.	840,007,000	729,528,381	292	+ 3	795,847,000	290	+ 1
290	Shawmut Worchester County Bank NA, Worcester, Mass.	838,181,807	700,699,000	300		824,125,000	282	
291	Barclays Bank of California, San Francisco	836,944,000	749,736,000	289		774,118,000	297	+ 6
292	Banco Central Corp., Hato Rey, P.R.	817,660,252	668,529,617	311	+19	730,474,056	309	+17
293	Daiwa Bank Trust Co., New York	815,203,033	868,868,000	241		833,426,000	280	
294	Casco Northern Bank NA, Portland, Me.	811,157,000	685,077,205	308	+14	752,348,474	301	+ 7
295	Provident Bank, Cincinnati	810,567,000	690,371,000	305	+10	751,501,000	302	+ 7
296	Grenada Bank, Miss.	798,959,000	750,090,000	288		793,512,930	291	
297	Marine Bank, Warren, Pa.	796,151,000	805,977,000	268		810,717,000	287	
298	Central Jersey Bank & Trust Co., Freehold	793,734,000	703,947,391	299	+ 1	747,830,000	303	+ 5
299	First City Bank, Dallas	792,162,000	848,030,000	249		897,218,000	258	
300	Delaware Trust Co., Wilmington	789,663,316	708,316,107	298		741,765,000	307	+ 7
	TOTAL DEPOSITS FOR BANKS 201-300†	**$97,770,374,904**	**$86,438,542,597**			**$94,270,168,826**		
	TOTAL DEPOSITS TOP 300 BANKS†	**$1,203,045,790,200**	**$1,139,756,532,849**			**$1,184,934,760,195**		

(a)— The bulk of the data are from American Banker questionnaire. The questionnaire requests consolidated data — for the bank and its domestic and foreign subsidiaries — as reported on the federal regulatory agencies' Report of Condition ("Call Report") for June 30, 1985, whenever possible. Data may not be comparable with other periods because of mergers, changes in accounting practices, etc. (†)— Totals for 6/30/84 and 42/31/84 are for the banks ranked 201-to-300 on those respective dates and for the top 300 banks on those respective dates.

Geographic Breakdown of Top 300 Banks

Listed in Order of Deposits within States, with Total Assets, Primary Capital, Total Capital, and the Ratios of Capital to Assets

(Based on Data for June 30, 1985; Dollar Figures in Thousands)

Compiled by **American Banker** Copyright 1985

Rank 6/30/85	ALABAMA	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
75	AmSouth Bank NA, Birmingham	3,172,896	4,157,021	339,964	347,373	8.18	8.36
125	Central Bank of the South, Birmingham	2,060,658	3,025,892	198,015	203,815	6.54	6.74
154	First Alabama Bank, Montgomery	1,684,496	2,051,455	201,291	201,291	9.81	9.81
190	SouthTrust Bank of Alabama NA, Birmingham	1,335,382	2,048,892	145,160	155,160	7.08	7.57

Rank 6/30/85	ALASKA	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
287	National Bank of Alaska, Anchorage	847,462	1,084,800	134,740	134,740	12.42	12.42

Rank 6/30/85	ARIZONA	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
24	Valley National Bank, Phoenix	7,583,083	9,071,122	547,942	547,942	6.04	6.04
44	First Interstate Bank of Arizona NA, Phoenix	4,836,267	5,624,505	420,442	461,099	7.48	8.20
79	Arizona Bank, Phoenix	3,059,654	3,548,733	229,620	239,570	6.47	6.75
159	United Bank of Arizona, Phoenix	1,595,376	1,826,464	109,890	122,890	6.02	6.73

Rank 6/30/85	CALIFORNIA	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
1	Bank of America NT&SA, San Francisco	89,610,193	107,096,000	6,394,000	6,604,000	5.97	6.17
7	Security Pacific National Bank, Los Angeles	31,224,793	40,606,515	N.A.	N.A.	N.A.	N.A.
10	Wells Fargo Bank NA, San Francisco	19,574,168	24,209,749	1,877,000	2,041,000	7.75	8.43
12	Crocker National Bank, San Francisco	16,297,139	21,876,328	1,378,700	1,385,400	6.30	6.33
13	First Interstate Bank of California, Los Angeles	15,796,499	20,629,109	1,185,317	1,391,555	5.75	6.75
31	Union Bank, Los Angeles	6,290,935	8,176,631	547,041	702,041	6.69	8.59
54	California First Bank, San Francisco	4,386,610	5,000,530	317,594	326,036	6.35	6.52
98	Sumitomo Bank of California, San Francisco	2,463,722	2,698,274	152,249	158,839	5.64	5.89
106	Lloyds Bank California, Los Angeles	2,259,277	2,847,892	200,768	204,968	7.05	7.20
114	Bank of California NA, San Francisco	2,205,586	3,421,281	252,556	262,536	7.38	7.67
143	City National Bank, Beverly Hills	1,778,832	2,336,416	149,576	152,048	6.40	6.51
152	Mitsui Manufacturers Bank, Los Angeles	1,699,751	1,909,549	135,608	141,608	7.10	7.42
196	Golden State Sanwa Bank, San Francisco	1,273,828	1,519,086	83,867	83,867	5.52	5.52
200	Imperial Bank, Los Angeles	1,244,785	1,389,018	94,267	94,267	6.79	6.79
218	Hibernia Bank, San Francisco	1,111,563	1,287,291	99,428	99,428	7.72	7.72
219	Central Bank, San Francisco	1,102,995	1,236,447	76,161	76,161	6.16	6.16
239	Bank of the West, San Francisco	992,527	1,186,654	91,663	91,663	7.72	7.72
253	Mitsubishi Bank of California, Los Angeles	960,764	1,047,971	53,579	63,579	5.11	6.07
258	San Diego Trust & Savings Bank	930,457	1,022,872	N.A.	N.A.	...	...
261	Westamerica Bank NA, San Rafael	905,490	973,202	54,059	56,255	5.55	5.78
291	Barclays Bank of California, San Francisco	836,944	964,901	71,627	71,627	7.42	7.42

Rank 6/30/85	COLORADO	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
142	United Bank of Denver NA	1,809,525	2,485,230	168,759	168,759	6.79	6.79
174	First Interstate Bank of Denver NA	1,450,158	2,107,246	161,218	163,218	7.65	7.75
257	Colorado National Bank, Denver	939,376	1,367,858	105,298	115,298	7.70	8.43
269	Central Bank of Denver	894,199	1,122,121	79,202	85,502	7.06	7.62

Rank 6/30/85	CONNECTICUT	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
41	Connecticut Bank & Trust Co. NA, Hartford	5,031,217	6,497,252	384,299	385,099	5.91	5.93
46	Connecticut National Bank, Hartford	4,771,526	6,389,440	408,259	467,104	6.39	7.31
150	Union Trust Co., Stamford	1,732,714	2,015,402	135,577	135,577	6.73	6.73
188	Citytrust, Bridgeport	1,347,774	1,605,659	102,514	102,617	6.38	6.39
189	Colonial Bank, Waterbury	1,346,663	1,550,600	N.A.	N.A.	...	...

Rank 6/30/85	DELAWARE	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
163	Wilmington Trust Co.	1,537,985	2,034,516	148,625	164,225	7.31	8.07
193	Manufacturers Hanover Bank (Delaware),	1,325,902	1,870,007	206,820	206,820	11.06	11.06
215	Chase Manhattan Bank (USA) NA, Wilmington	1,136,492	2,821,349	223,265	223,265	7.91	7.91
216	Chemical Bank (Delaware), Wilmington	1,113,460	2,228,596	149,889	149,889	6.73	6.73
227	Bank of Delaware, Wilmington	1,056,113	1,262,140	89,391	89,391	7.08	7.08
230	Morgan Bank (Delaware), Wilmington Wilmington	1,044,169	2,681,757	270,741	370,741	10.10	13.82
300	Delaware Trust Co., Wilmington	789,663	914,448	65,067	65,067	7.12	7.12

Rank 6/30/85	DISTRICT OF COLUMBIA	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
62	Riggs National Bank, Washington, D.C.	3,835,968	4,964,107	324,451	363,127	6.54	7.32
81	American Security Bank NA, Washington, D.C.	2,956,983	3,865,232	271,611	271,611	7.03	7.03
221	National Bank of Washington, D.C.	1,094,966	1,336,929	86,466	96,466	6.47	7.22
259	First American Bank NA, Washington, D.C.	914,287	1,187,432	66,463	74,102	5.60	6.24

Rank 6/30/85	FLORIDA	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
23	Southeast Bank NA, Miami	7,625,739	9,870,109	N.A.	N.A.	...	...
51	Florida National Bank, Jacksonville	4,533,876	5,328,374	405,529	405,529	7.61	7.61
61	NCNB National Bank of Florida, Tampa	3,912,548	4,898,720	362,473	364,162	7.40	7.43
76	Barnett Bank of South Florida NA, Miami	3,161,351	3,460,340	214,423	215,036	6.20	6.21
80	Atlantic National Bank of Florida, Jacksonville	3,041,846	3,722,514	228,496	228,496	6.14	6.14
108	Sun Bank NA, Orlando	2,246,001	2,719,485	169,668	169,918	6.24	6.25
113	First National Bank of Florida, Tampa	2,211,031	2,761,063	168,124	168,124	6.09	6.09
202	Sun Bank/Miami NA	1,231,805	1,435,678	N.A.	N.A.	...	...
210	Barnett Bank of Central Florida NA, Orlando	1,191,727	1,296,009	76,529	76,529	5.90	5.90
214	Barnett Bank of Palm Beach County, West Palm Beach	1,137,874	1,256,776	69,586	78,178	5.54	6.22
254	Barnett Bank of Jacksonville NA	953,868	1,085,266	65,291	65,291	6.02	6.02
270	Sun Bank/South Florida NA, Fort Lauderdale	893,731	1,029,614	69,285	69,285	6.73	6.73
285	Pan American Bank NA, Miami	854,201	1,046,583	77,862	77,862	7.44	7.44

Rank 6/30/85	GEORGIA	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
35	Citizens & Southern National Bank, Atlanta	5,406,272	7,737,932	493,311	544,497	6.38	7.04
47	First National Bank, Atlanta	4,758,968	6,637,902	419,246	504,372	6.32	7.60
91	Trust Company Bank, Atlanta	2,648,466	3,902,768	309,156	310,247	7.92	7.95
165	Bank South NA, Atlanta	1,524,774	2,078,441	136,262	144,517	6.56	6.95
223	National Bank of Georgia, Atlanta	1,075,812	1,438,176	93,120	96,220	6.47	6.69

Rank 6/30/85	HAWAII	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
65	Bank of Hawaii, Honolulu	3,747,917	4,177,617	N.A.	N.A.	...	...
100	First Hawaiian Bank, Honolulu	2,416,145	2,799,719	176,971	176,971	6.32	6.32

Rank 6/30/85	IDAHO	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
115	Idaho First National Bank, Boise	2,177,937	2,722,231	196,733	196,733	7.23	7.23
175	First Security Bank of Idaho NA, Boise	1,446,323	1,708,204	113,281	129,428	6.63	7.58

Rank 6/30/85	ILLINOIS	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
9	First National Bank, Chicago	25,675,216	35,100,189	2,135,055	N.A.	6.08	...
11	Continental Illinois Nat'l Bank & Trust Co., Chicago	16,872,449	28,814,816	2,376,617	2,376,617	8.25	8.25
34	Harris Trust & Savings Bank, Chicago	5,434,340	7,417,518	486,443	486,443	6.56	6.56
58	Northern Trust Co., Chicago	4,152,771	6,214,894	384,724	409,724	6.19	6.59
94	American National Bank & Trust Co., Chicago	2,571,390	3,399,713	215,620	215,620	6.34	6.34
224	Exchange National Bank, Chicago	1,061,407	1,276,958	69,852	70,352	5.65	5.51
252	LaSalle National Bank, Chicago	960,985	1,362,685	96,425	118,763	7.08	8.72

Geographic Breakdown of Top 300 Banks

Listed in Order of Deposits within States, with Total Assets, Primary Capital, Total Capital, and the Ratios of Capital to Assets

(Based on Data for June 30, 1985; Dollar Figures in Thousands)

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Rank 6/30/85	INDIANA	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
93	American Fletcher Nat'l Bank & Trust Co., Indianapolis	2,592,551	3,483,864	207,489	207,564	5.96	5.96
95	Indiana National Bank, Indianapolis	2,518,006	3,347,369	226,404	226,404	6.76	6.76
158	Merchants National Bank & Trust Co., Indianapolis	1,607,455	2,337,127	148,987	153,987	6.37	6.59
284	Summit Bank, Fort Wayne	857,559	1,073,839	62,158	64,696	5.79	6.02
Rank 6/30/85	**IOWA**	**Total Deposits**	**Total Assets**	**Primary Capital**	**Total Capital**	**Primary Cap.: Total Assets**	**Total Cap.: Total Assets**
273	Norwest Bank Des Moines NA	889,264	1,181,388	77,793	86,568	6.58	7.33
Rank 6/30/85	**KANSAS**	**Total Deposits**	**Total Assets**	**Primary Capital**	**Total Capital**	**Primary Cap.: Total Assets**	**Total Cap.: Total Assets**
241	Fourth National Bank & Trust Co., Wichita	988,767	1,285,543	96,398	96,398	7.50	7.50
Rank 6/30/85	**KENTUCKY**	**Total Deposits**	**Total Assets**	**Primary Capital**	**Total Capital**	**Primary Cap.: Total Assets**	**Total Cap.: Total Assets**
104	First National Bank, Louisville	2,295,444	3,232,541	229,525	229,525	7.10	7.10
110	Citizens Fidelity Bank & Trust Co., Louisville	2,230,937	3,267,166	219,231	219,231	6.71	6.71
195	Liberty National Bank & Trust Co., Louisville	1,275,971	1,659,364	119,757	122,957	7.22	7.41
Rank 6/30/85	**LOUSIANA**	**Total Deposits**	**Total Assets**	**Primary Capital**	**Total Capital**	**Primary Cap.: Total Assets**	**Total Cap.: Total Assets**
157	Whitney National Bank, New Orleans	1,649,272	2,127,914	218,567	218,567	10.27	10.27
162	Hibernia National Bank, New Orleans	1,560,566	1,919,637	121,210	130,130	6.31	6.78
172	First National Bank of Commerce, New Orleans	1,456,348	1,946,280	161,213	161,213	8.28	8.28
245	Louisiana National Bank, Baton Rouge	978,226	1,208,582	100,304	100,304	8.30	8.30
249	Commercial National Bank, Shreveport	968,980	1,133,169	96,981	96,981	8.56	8.56
283	First National Bank, Shreveport	863,967	1,093,927	96,259	96,259	8.80	8.80
Rank 6/30/85	**MAINE**	**Total Deposits**	**Total Assets**	**Primary Capital**	**Total Capital**	**Primary Cap.: Total Assets**	**Total Cap.: Total Assets**
294	Casco Northern Bank NA, Portland	811,157	919,778	60,787	60,967	6.61	6.63
Rank 6/30/85	**MARYLAND**	**Total Deposits**	**Total Assets**	**Primary Capital**	**Total Capital**	**Primary Cap.: Total Assets**	**Total Cap.: Total Assets**
56	Maryland National Bank, Baltimore	4,312,807	6,316,020	391,683	391,683	6.20	6.20
85	First National Bank of Maryland, Baltimore	2,835,506	4,084,199	N.A.	N.A.	...	...
97	Equitable Bank NA, Baltimore	2,501,817	3,194,809	188,644	188,644	5.90	5.90
102	Suburban Bank, Bethesda	2,335,771	2,993,885	213,636	213,636	7.14	7.14
156	Union Trust Co., Baltimore	1,650,453	2,241,533	138,758	138,758	6.19	6.19
182	Bank of Baltimore	1,389,970	1,793,480	183,086	183,086	10.21	10.21
255	Citizens Bank & Trust Co., Riverdale	953,828	1,138,779	109,380	109,380	9.60	9.60
Rank 6/30/85	**MASSACHUSETTS**	**Total Deposits**	**Total Assets**	**Primary Capital**	**Total Capital**	**Primary Cap.: Total Assets**	**Total Cap.: Total Assets**
16	First National Bank, Boston	13,230,933	18,049,187	1,203,065	1,203,065	6.67	6.67
64	Bank of New England NA, Boston	3,766,431	5,453,364	336,539	349,169	6.17	6.40
74	State Street Bank & Trust Co., Boston	3,181,281	4,854,939	290,294	308,505	5.98	6.35
99	Boston Safe Deposit & Trust Co.	2,452,825	2,853,453	171,876	171,876	6.02	6.02
109	Shawmut Bank of Boston NA	2,239,225	3,537,584	202,084	236,874	5.71	6.70
134	BayBank Middlesex, Burlington	1,916,110	2,242,014	129,380	134,380	5.77	5.99
246	Bank of New England-West NA, Springfield	973,756	1,112,483	68,624	68,624	6.17	6.17
271	Arlington Trust Co., Lawrence	893,182	1,034,962	61,670	65,170	5.96	6.30
274	BayBank Norfolk County Trust Co., Dedham	883,349	1,076,081	65,581	65,581	6.09	6.09
290	Shawmut Worcester County Bank NA, Worcester	838,182	1,022,743	67,751	71,751	6.62	7.02
Rank 6/30/85	**MICHIGAN**	**Total Deposits**	**Total Assets**	**Primary Capital**	**Total Capital**	**Primary Cap.: Total Assets**	**Total Cap.: Total Assets**
20	National Bank of Detroit	8,749,547	12,492,721	887,132	887,132	7.10	7.10
32	Comerica Bank-Detroit	5,775,844	7,260,817	410,056	436,066	5.65	6.01
53	Manufacturers National Bank, Detroit	4,405,072	5,519,278	338,359	340,679	6.13	6.17
126	Old Kent Bank & Trust Co., Grand Rapids	2,048,978	2,480,453	142,731	145,731	5.75	5.88
176	Michigan National Bank, Detroit	1,444,819	1,881,573	119,876	126,420	6.37	6.72
181	Michigan National Bank, Lansing	1,393,935	1,583,456	117,580	117,580	7.43	7.43
250	Citizens Commercial & Savings Bank, Flint	965,733	1,205,519	98,570	98,570	8.18	8.18
266	Security Bank & Trust Co., Southgate	901,151	1,001,750	72,154	74,154	7.20	7.40
280	Genesee Merchants Bank & Trust Co., Flint	875,932	1,055,465	63,018	63,018	5.97	5.97
281	First of America Bank-Detroit NA	871,148	993,772	67,845	69,845	6.83	7.03
Rank 6/30/85	**MINNESOTA**	**Total Deposits**	**Total Assets**	**Primary Capital**	**Total Capital**	**Primary Cap.: Total Assets**	**Total Cap.: Total Assets**
37	First National Bank, Minneapolis	5,329,636	8,962,397	500,903	516,903	5.59	5.77
59	Norwest Bank Minneapolis NA	4,131,213	5,500,394	361,896	391,146	6.58	7.11
84	First National Bank, St. Paul	2,851,560	5,484,855	335,402	365,402	6.12	6.66
251	Marquette Bank Minneapolis NA	961,662	1,302,412	83,260	88,024	6.39	6.76
Rank 6/30/85	**MISSISSIPPI**	**Total Deposits**	**Total Assets**	**Primary Capital**	**Total Capital**	**Primary Cap.: Total Assets**	**Total Cap.: Total Assets**
131	Deposit Guaranty National Bank, Jackson	1,962,435	2,582,534	173,417	176,037	6.72	6.82
160	First National Bank, Jackson	1,574,316	1,953,911	144,962	144,962	7.42	7.42
296	Grenada Bank, Grenada	798,959	960,712	62,801	68,279	6.54	7.11
Rank 6/30/85	**MISSOURI**	**Total Deposits**	**Total Assets**	**Primary Capital**	**Total Capital**	**Primary Cap.: Total Assets**	**Total Cap.: Total Assets**
107	Mercantile Trust Co. NA, St. Louis	2,251,150	3,411,003	239,554	239,554	7.02	7.02
133	Centerre Bank NA, St. Louis	1,921,637	2,915,213	211,099	211,099	7.24	7.24
217	Boatmen's First National Bank, Kansas City	1,112,200	1,614,079	122,129	122,129	7.57	7.57
236	Boatmen's National Bank, St. Louis	1,008,500	1,510,895	92,732	93,332	6.14	6.18
248	United Missouri Bank of Kansas City NA	971,490	1,199,660	126,029	116,029	10.51	10.51
268	Commerce Bank of Kansas City NA	898,050	1,606,286	104,086	104,086	6.48	6.48
Rank 6/30/85	**NEBRASKA**	**Total Deposits**	**Total Assets**	**Primary Capital**	**Total Capital**	**Primary Cap.: Total Assets**	**Total Cap.: Total Assets**
262	Omaha National Bank	905,419	1,120,704	77,848	92,848	6.95	8.28
Rank 6/30/85	**NEVADA**	**Total Deposits**	**Total Assets**	**Primary Capital**	**Total Capital**	**Primary Cap.: Total Assets**	**Total Cap.: Total Assets**
116	First Interstate Bank of Nevada NA, Reno	2,168,006	2,663,666	N.A.	N.A.	...	...
243	Valley Bank of Nevada, Las Vegas	987,802	1,257,321	83,679	88,644	6.66	7.05
Rank 6/30/85	**NEW JERSEY**	**Total Deposits**	**Total Assets**	**Primary Capital**	**Total Capital**	**Primary Cap.: Total Assets**	**Total Cap.: Total Assets**
40	First Fidelity Bank NA, Newark	5,141,079	6,773,568	476,764	483,265	7.04	7.13
105	Midlantic National Bank, Newark	2,263,125	3,083,641	235,206	235,206	7.63	7.63
117	United Jersey Bank, Hackensack	2,160,481	2,661,060	160,272	169,237	6.02	6.36

Sources of data: (1) American Banker questionnaire; (2) Federal regulatory Report of Condition ("Call Report") for June 30, 1985; and (3) R.L. Polk & Co., Nashville, Tenn.
(1) On the American Banker questionnaire, banks were requested to report primary and total capital "as defined by the Federal regulators and as calculated by your bank."
(2) On the call report, primary capital is calculated by summing "total equity capital" (lines 28 of Schedule RC-Balance Sheet) plus "allowance for loan and lease losses" (line 4b) plus "mandatory convertible debt" (from item 7 of Schedule RC-M-Memoranda) plus "minority interest in consolidated subsidiaries" (item 3, Schedule RC-G-Other Liabilities) less certain excludable intangible assets (from item 6 of Schedule RC-M-Memoranda). Total capital is calculated by adding "secondary capital" to primary capital. Secondary capital is "notes and debentures subordinated to deposits" (line item 19 of RC-Balance Sheet) plus "limited-life preferred stock" (line item 22 of RC-Balance Sheet). The assumption was made that all notes and debentures reported in the Call Report qualify as secondary capital, i.e., they were long-term with original maturities of seven or more years. If the bank had mandatory convertible debt, it was subtracted from the subordinated debt total, before inclusion in the total capital figure.
American Banker calculated the ratios by dividing the June 30 primary and total capital figures by the June 30 total assets. (This ratio differs from the Federal regulatory ratios which banks calculate by dividing their primary and total capital figures by the sum of average assets for the quarter ending June 30 (from line 9 of Schedule RC-K-Quarterly Averages) plus "allowance for loan and lease losses" (line 4b) on June 30.
(3) Only deposit and asset data were received from R.L. Polk & Co.

Geographic Breakdown of Top 300 Banks

Listed in Order of Deposits within States, with Total Assets, Primary Capital, Total Capital, and the Ratios of Capital to Assets

(Based on Data for June 30, 1985; Dollar Figures in Thousands)

Compiled by American Banker Copyright 1985

Rank 6/30/85	NEW JERSEY (Continued)	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
132	Midlantic National Bank/North, West Paterson	1,944,031	2,234,851	135,286	135,286	6.05	6.05
149	Heritage Bank NA, Jamesburg	1,734,881	1,983,035	145,216	149,279	7.32	7.53
161	New Jersey National Bank, Trenton	1,568,020	1,794,807	114,095	129,220	6.36	7.20
164	National Community Bank, Rutherford	1,525,875	1,815,318	122,143	122,143	6.73	6.73
171	First Jersey National Bank, Jersey City	1,472,710	1,740,693	102,954	106,070	5.91	6.09
198	Citizens First National Bank, Ridgewood	1,257,601	1,436,500	87,467	87,467	6.09	6.09
199	National State Bank, Elizabeth	1,249,767	1,407,163	85,718	85,718	6.09	6.09
206	Horizon Bank NA, Morristown	1,196,786	1,352,730	99,927	99,927	7.39	7.39
213	First Fidelity Bank NA/North Jersey, Totowa	1,170,511	1,322,537	86,667	86,667	6.55	6.55
225	First Fidelity Bank NA-South Jersey, Burlington Twp.	1,059,792	1,228,150	72,140	74,640	5.87	6.08
232	Valley National Bank, Passaic	1,016,014	1,131,343	69,676	69,676	6.16	6.16
234	First National Bank, Toms River	1,013,387	1,180,167	71,709	77,709	6.08	6.58
264	Trust Company of New Jersey, Jersey City	904,539	1,011,911	59,159	61,666	5.85	6.09
267	Princeton Bank, Princeton	898,879	1,058,954	N.A.	N.A.	...	...
298	Central Jersey Bank & Trust Co., Freehold	793,734	904,889	79,080	79,080	8.74	8.74

Rank 6/30/85	NEW MEXICO	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
205	Sunwest Bank of Albuquerque NA	1,196,874	1,419,166	102,263	102,263	7.21	7.21

Rank 6/30/85	NEW YORK	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
2	Citibank NA, New York	85,118,000	125,836,000	7,262,000	7,512,000	5.77	5.97
3	Chase Manhattan Bank NA, New York	58,986,952	79,480,238	5,783,000	7,629,000	7.28	9.60
4	Manufacturers Hanover Trust Co., New York	45,293,318	60,992,864	3,796,629	3,996,629	6.22	6.55
5	Morgan Guaranty Trust Co., New York	40,824,039	64,338,133	4,157,958	4,305,048	6.46	6.69
6	Chemical Bank, New York	37,125,029	57,318,191	3,382,312	3,768,422	5.90	6.58
8	Bankers Trust Co., New York	25,774,319	43,430,579	2,476,206	2,876,206	5.70	6.62
14	Marine Midland Bank NA, Buffalo	15,524,447	21,892,669	1,413,185	1,430,950	6.46	6.54
17	Bank of New York	10,619,728	14,949,270	847,626	847,626	5.67	5.67
18	Irving Trust Co., New York	10,448,517	20,050,550	N.A.	N.A.	...	...
21	Republic National Bank, New York	8,640,264	12,310,625	1,381,030	1,381,030	11.22	11.22
25	National Westminster Bank USA, New York	6,994,468	8,942,047	611,255	615,340	6.84	6.88
38	European American Bank, New York	5,299,013	7,547,616	505,359	659,334	6.70	8.74
52	Bank of Tokyo Trust Co., New York	4,482,115	5,186,626	322,010	339,330	6.21	6.54
68	Israel Discount Bank, New York	3,423,501	3,707,310	193,002	213,002	5.21	5.75
72	Chase Lincoln First Bank NA, Rochester	3,273,508	4,005,789	334,663	338,638	8.35	8.45
86	Citibank (New York State) NA, Buffalo	2,780,505	4,754,561	N.A.	N.A.	...	...
101	Bank Leumi Trust Co., New York	2,387,500	2,602,248	141,926	152,676	5.45	5.87
103	Fuji Bank & Trust Co., New York	2,295,918	2,679,490	144,127	188,127	5.38	7.02
112	Industrial Bank of Japan Trust Co., New York	2,215,035	2,666,117	157,646	215,646	5.91	8.09
122	Norstar Bank of Upstate NY, Albany	2,140,964	2,440,226	218,239	218,239	8.94	8.94
123	United States Trust Co., New York	2,109,431	2,709,448	143,670	167,026	5.30	6.16
145	Manufacturers & Traders Trust Co., Buffalo	1,767,721	2,145,390	155,832	155,382	7.26	7.26
166	J. Henry Schroder Bank & Trust Co., New York	1,513,486	1,927,874	142,800	142,800	7.41	7.41
167	Barclays Bank of New York NA, New York	1,502,476	1,762,256	108,654	108,654	6.16	6.16
179	Key Bank NA, Albany	1,409,083	1,617,480	120,408	120,408	7.44	7.44
184	Long Island Trust Co. NA, Garden City	1,371,124	1,538,052	101,069	104,657	6.57	6.80
201	Security Norstar Bank, Rochester	1,233,537	1,490,532	113,884	124,291	7.64	8.34
233	Key Bank of Central New York, Syracuse	1,015,959	1,152,159	78,445	78,445	6.81	6.81
240	Amalgamated Bank, New York	991,404	1,316,385	68,351	80,351	5.19	6.10
244	Norstar Bank of Long Island, Hempstead	978,252	1,078,078	76,985	78,173	7.14	7.25
260	UBAF Arab American Bank, New York	909,651	1,161,416	113,847	113,847	9.80	9.80
289	Liberty Norstar Bank NA, Buffalo	840,007	972,826	69,354	69,354	7.13	7.13
293	Daiwa Bank Trust Co., New York	815,203	1,034,625	61,756	61,756	5.97	5.97

Rank 6/30/85	NORTH CAROLINA	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
22	NCNB National Bank of North Carolina, Charlotte	7,817,399	11,718,132	634,643	700,143	5.42	5.97
27	Wachovia Bank & Trust Co. NA, Winston-Salem	6,733,748	8,801,659	648,733	658,883	7.37	7.49
57	First Union National Bank, Charlotte	4,226,808	7,901,249	484,257	498,962	6.13	6.32
111	Northwestern Bank, North Wilkesboro	2,217,974	2,957,191	191,461	197,934	6.47	6.69
121	Branch Banking & Trust Co., Wilson	2,142,985	2,525,712	180,935	183,312	7.16	7.26
130	First-Citizens Bank & Trust Co., Raleigh	1,974,325	2,318,941	175,975	205,198	7.59	8.85
203	United Carolina Bank, Whiteville	1,230,225	1,402,518	92,417	92,417	6.59	6.59
207	Southern National Bank, Lumberton	1,195,329	1,324,928	N.A.	N.A.	...	...
277	Central Carolina Bank & Trust Co. NA, Durham	879,200	1,028,519	N.A.	N.A.	...	...

Rank 6/30/85	OHIO	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
45	AmeriTrust Co. NA, Cleveland	4,804,520	6,917,264	549,683	549,683	7.95	7.95
55	Huntington National Bank, Columbus	4,384,239	5,754,773	395,492	395,492	6.87	6.87
69	BancOhio National Bank, Columbus	3,389,219	4,456,338	345,186	345,186	7.75	7.75
82	National City Bank, Cleveland	2,955,433	4,786,241	329,876	329,876	6.89	6.89
124	Society National Bank, Cleveland	2,103,399	2,567,871	177,146	177,146	6.90	6.90
136	Bank One, Columbus NA	1,890,385	2,487,037	172,191	172,191	6.92	6.92
144	Central National Bank, Cleveland	1,772,098	2,414,251	161,220	235,865	6.68	9.77
148	Central Trust Co. NA, Cincinnati	1,736,385	2,187,878	N.A.	N.A.	...	...
180	Toledo Trust Co.	1,394,734	1,868,768	127,343	127,343	6.81	6.81
185	Fifth Third Bank, Cincinnati	1,369,179	2,039,593	176,817	176,817	8.67	8.67
187	First National Bank, Cincinnati	1,359,784	2,028,314	158,224	158,224	7.80	7.80
209	First National Bank of Ohio, Akron	1,194,464	1,413,533	145,205	145,205	10.27	10.27
212	Bank One, Dayton NA	1,180,728	1,404,219	104,559	104,559	7.45	7.45
228	Bank One of Eastern Ohio NA, Youngstown	1,046,580	1,260,834	101,178	101,178	8.02	8.02
237	Bank One, Cleveland NA	1,007,302	1,234,344	94,323	97,484	7.64	7.90
263	Third National Bank & Trust Co., Dayton	904,937	1,111,561	65,548	68,548	5.90	6.17
265	Society Bank of Eastern Ohio NA, Canton	903,954	1,136,558	84,624	84,624	7.45	7.45
295	Provident Bank, Cincinnati	810,567	1,021,864	66,537	76,280	6.52	7.46

Rank 6/30/85	OKLAHOMA	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
139	Liberty National Bank & Trust Co., Oklahoma City	1,859,159	2,329,766	115,437	149,037	4.95	6.40
173	First National Bank & Trust Co., Oklahoma City	1,451,626	2,185,642	166,308	168,308	7.70	7.70
192	Bank of Oklahoma NA, Tulsa	1,329,408	1,617,127	110,191	110,191	6.81	6.81
282	First National Bank & Trust Co., Tulsa	865,196	1,183,507	87,758	93,798	7.42	7.92

Rank 6/30/85	OREGON	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
43	United States National Bank, Portland	4,891,610	6,681,353	452,154	467,859	6.77	7.00
60	First Interstate Bank of Oregon NA, Portland	4,070,424	5,442,369	387,790	414,790	7.13	7.62
288	Oregon Bank, Portland	841,147	1,037,483	69,049	69,049	6.66	6.66

Rank 6/30/85	PENNSYLVANIA	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
15	Mellon Bank NA, Pittsburgh	14,657,173	25,375,604	1,501,290	1,599,215	5.92	6.30
39	Pittsburgh National Bank	5,206,126	9,490,158	636,433	636,433	6.71	6.71
42	Fidelity Bank NA, Malvern	4,938,903	6,130,971	351,043	391,590	5.73	6.39
50	Philadelphia National Bank	4,622,124	6,626,180	461,355	524,807	6.96	7.92
63	First Pennsylvania Bank NA, Philadelphia	3,833,100	5,532,001	396,923	439,623	7.13	7.95
71	Provident National Bank, Philadelphia	3,314,191	4,640,032	307,352	325,869	6.62	7.02
87	American Bank & Trust Co., Reading	2,765,357	3,256,473	221,917	222,697	6.81	6.84
89	Mellon Bank (East) NA, Philadelphia	2,689,852	4,079,614	N.A.	N.A.	...	...

Geographic Breakdown of Top 300 Banks

Listed in Order of Deposits within States, with Total Assets, Primary Capital, Total Capital, and the Ratios of Capital to Assets

(Based on Data for June 30, 1985; Dollar Figures in Thousands)

Compiled by American Banker Copyright 1985

Rank 6/30/85	PENNSYLVANIA (Continued)	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
118	Continental Bank, Norristown	2,159,382	2,565,935	196,097	198,377	7.64	7.73
120	Equibank, Pittsburgh	2,145,645	2,704,425	144,157	144,157	5.33	5.33
128	Hamilton Bank, Lancaster	2,007,494	2,420,663	179,640	194,640	7.42	8.04
151	Industrial Valley Bank & Trust Co., Philadelphia	1,726,477	2,096,325	144,888	158,499	6.91	7.56
155	Union National Bank, Pittsburgh	1,663,411	1,839,628	129,761	129,761	7.05	7.05
177	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,422,020	1,593,375	113,507	116,507	7.12	7.31
183	Dauphin Deposit Bank & Trust Co., Harrisburg	1,373,384	1,663,478	121,150	121,150	7.28	7.28
229	Commonwealth National Bank, Harrisburg	1,046,106	1,359,963	N.A.	N.A.	...	...
231	First Eastern Bank NA, Wilkes-Barre	1,019,269	1,202,735	94,928	100,696	7.89	8.37
235	First National Bank, Allentown	1,012,571	1,170,772	80,681	90,311	6.89	7.71
275	United Penn Bank, Wilkes-Barre	881,631	1,000,447	71,399	77,899	7.14	7.79
276	Merchants Bank NA, Allentown	879,389	977,985	72,196	74,196	7.38	7.59
279	Central Penn National Bank, Philadelphia	875,934	1,211,115	92,126	92,126	7.61	7.61
297	Marine Bank, Warren	796,151	996,024	66,322	69,710	6.66	7.00

Rank 6/30/85	PUERTO RICO	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
78	Banco Popular de Puerto Rico, San Juan	3,065,174	3,623,261	233,778	248,278	6.45	6.85
146	Banco de Ponce	1,766,281	1,952,099	121,776	147,776	6.24	7.57
238	Banco de Santander-Puerto Rico, Hato Rey	1,006,608	1,094,149	74,591	74,591	6.82	6.82
292	Banco Central Corp., Hato Rey	817,660	1,122,912	102,934	102,934	9.17	9.17

Rank 6/30/85	RHODE ISLAND	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
66	Fleet National Bank, Providence	3,739,445	4,759,816	308,576	320,076	6.48	6.72
153	Rhode Island Hospital Trust National Bank, Providence	1,690,650	2,351,530	156,607	158,607	6.66	6.74

Rank 6/30/85	SOUTH CAROLINA	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
83	South Carolina National Bank, Columbia	2,883,247	3,826,467	258,851	266,681	6.76	6.97
127	Citizens & Southern National Bank, Charleston	2,014,840	2,502,975	161,039	161,039	6.43	6.43
168	Bankers Trust of South Carolina, Columbia	1,486,867	2,083,657	137,938	137,938	6.62	6.62
272	Southern Bank & Trust Co., Greenville	891,903	980,206	66,539	66,629	6.79	6.80

Rank 6/30/85	SOUTH DAKOTA	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
90	Citibank (South Dakota) NA, Sioux Falls	2,681,640	8,052,787	822,545	822,545	10.21	10.21
191	Norwest Bank South Dakota NA, Sioux Falls	1,331,006	1,473,615	101,288	115,801	6.87	7.86
242	First Bank of South Dakota NA, Sioux Falls	987,861	1,209,883	86,733	88,533	7.17	7.32

Rank 6/30/85	TENNESSEE	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
67	First Tennessee Bank NA, Memphis	3,613,596	4,799,619	341,475	345,545	7.11	7.20
140	Third National Bank, Nashville	1,851,428	2,235,825	160,256	160,256	7.17	7.17
169	First American National Bank, Nashville	1,481,802	1,970,795	141,445	141,445	7.18	7.18
178	Commerce Union Bank, Nashville	1,420,240	1,834,136	113,328	135,328	6.18	7.38
194	Union Planters National Bank, Memphis	1,321,155	2,363,116	131,141	131,141	5.55	5.55
278	National Bank of Commerce, Memphis	877,387	1,118,527	72,993	81,137	6.53	7.25

Rank 6/30/85	TEXAS	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
19	RepublicBank Dallas NA	9,643,816	14,895,195	N.A.	N.A.	...	...
26	InterFirst Bank Dallas NA	6,881,374	10,500,301	641,571	711,571	6.11	6.78
30	Texas Commerce Bank NA, Houston	6,375,328	10,894,444	696,656	731,656	6.39	6.72
33	First City National Bank, Houston	5,759,593	8,852,073	592,839	642,839	6.70	7.26
49	MBank Dallas NA	4,628,423	6,643,707	N.A.	N.A.	...	...
73	Allied Bank of Texas, Houston	3,259,060	4,647,943	309,463	309,463	6.66	6.66
77	MBank Houston NA	3,114,204	4,856,937	296,466	321,466	6.10	6.62
129	Texas American Bank/Fort Worth NA	1,978,252	2,746,066	172,323	177,073	6.28	6.45
141	RepublicBank Houston NA	1,834,232	2,364,047	142,229	177,229	6.02	7.50
170	Frost National Bank, San Antonio	1,474,673	1,748,837	102,839	115,389	5.88	6.60
186	InterFirst Bank Austin NA	1,369,141	1,954,428	111,700	126,700	5.72	6.48
208	InterFirst Bank Fort Worth NA	1,195,133	1,624,789	103,402	119,402	6.36	7.35
226	InterFirst Bank Houston NA	1,056,394	1,418,540	95,187	95,187	6.71	6.71
247	Texas Commerce Bank-Austin NA	972,163	1,393,479	95,328	95,328	6.84	6.84
256	National Bank of Commerce, San Antonio	941,050	1,143,509	75,986	78,986	6.64	6.91
286	Laredo National Bank	849,898	926,100	63,406	63,816	6.85	6.89
299	First City Bank, Dallas	792,162	974,968	64,585	71,485	6.62	7.33

Rank 6/30/85	UTAH	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
119	First Security Bank of Utah NA, Ogden	2,147,612	2,674,818	185,883	200,883	6.95	7.51
147	Zions First National Bank, Salt Lake City	1,744,509	2,233,769	141,886	157,486	6.35	7.05

Rank 6/30/85	VIRGINIA	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
28	Sovran Bank NA, Richmond	6,666,272	8,425,264	562,776	592,187	6.63	7.03
48	United Virginia Bank, Richmond	4,737,197	6,399,713	519,984	520,284	8.13	8.13
70	Bank of Virginia, Richmond	3,388,051	4,563,031	290,227	313,260	6.36	6.87
96	Central Fidelity Bank, Richmond	2,517,885	3,358,443	221,781	221,781	6.60	6.60
135	First American Bank of Virginia, McLean	1,890,755	2,195,553	N.A.	N.A.	...	...
138	Dominion Bank NA, Roanoke	1,861,102	2,420,141	158,131	160,631	6.53	6.64
204	First Virginia Bank, Falls Church	1,208,522	1,317,992	99,588	99,588	7.56	7.56

Rank 6/30/85	WASHINGTON	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
29	Seattle-First National Bank	6,566,131	9,026,023	668,649	763,599	7.41	8.46
36	Rainier National Bank, Seattle	5,403,888	6,845,817	443,559	443,612	6.48	6.48
92	First Interstate Bank of Washington NA, Seattle	2,621,690	3,068,894	202,080	222,080	6.58	7.24
137	Peoples National Bank, Seattle	1,872,887	2,265,622	136,335	141,424	6.02	6.24
197	Old National Bank, Spokane	1,257,841	1,469,542	96,814	98,329	6.59	6.69
211	Puget Sound National Bank, Tacoma	1,186,911	1,334,005	91,378	96,994	6.85	7.27

Rank 6/30/85	WISCONSIN	Total Deposits	Total Assets	Primary Capital	Total Capital	Primary Cap.: Total Assets	Total Cap.: Total Assets
88	First Wisconsin National Bank, Milwaukee	2,723,338	3,741,703	238,866	238,923	6.38	6.39
220	M & I Marshall & Ilsley Bank, Milwaukee	1,099,505	1,784,986	97,185	105,633	5.44	5.92
222	Marine Bank NA, Milwaukee	1,094,782	1,498,053	94,240	94,240	5.84	5.84

Sources of data: (1) American Banker questionnaire; (2) Federal regulatory Report of Condition ("Call Report") for June 30, 1985; and (3) R.L. Polk & Co., Nashville, Tenn.
(1) On the American Banker questionnaire, banks were requested to report primary and total capital "as defined by the Federal regulators and as calculated by your bank."
(2) On the call report, primary capital is calculated by summing "total equity capital" (lines 28 of Schedule RC-Balance Sheet) plus "allowance for loan and lease losses" (line 4b) plus "mandatory convertible debt" (from item 7 of Schedule RC-M-Memoranda) plus "minority interest in consolidated subsidiaries" (item 3, Schedule RC-G-Other Liabilities) less certain excludable intangible assets (from item 6 of Schedule RC-M-Memoranda). Total capital is calculated by adding "secondary capital" to primary capital. Secondary capital is "notes and debentures subordinated to deposits" (line item 19 of RC-Balance Sheet) plus "limited-life preferred stock" (line item 22 of RC-Balance Sheet). The assumption was made that all notes and debentures reported in the Call Report qualify as secondary capital, i.e., they were long-term with original maturities of seven or more years. If the bank had mandatory convertible debt, it was subtracted from the subordinated debt total, before inclusion in the total capital figure.
American Banker calculated the ratios by dividing the June 30 primary and total capital figures by the June 30 total assets. (This ratio differs from the Federal regulatory ratios which banks calculate by dividing their primary and total capital figures by the sum of average assets for the quarter ending June 30 (from line 9 of Schedule RC-K-Quarterly Averages) plus "allowance for loan and lease losses" (line 4b) on June 30.
(3) Only deposit and asset data were received from R.L. Polk & Co.

Acquisitions, Name and Location Changes Among the Nation's Top 300 Banks in Deposits on June 30, 1985(a)

Deposit Rank 6/3085	Name of Bank	Type of Changes (b)	Former Name of Bank and/or City (if a name or location change)	Name of Bank(s) Merged or Acquired	Total Deposits of Merged Banks on June 30, 1984	Date of Mergers Name Change etc.
154	**First Alabama Bank, Montgomery**	N,M,L	First Alabama Bank, Birmingham			
		M		First Alabama Bank of Huntsville NA,	264,843,425	Mar. 22
		M		First Alabama Bank of Montgomery NA	466,470,000	Mar. 22
		M		Fst. Ala. Bk of Walker Cty., Cordova	11,704,000	May 24
		M		First Alabama Bank, Guntersville	25,970,000	May 24
		M		First Alabama Bank, Hartselle	26,262,994	May 24
		M		First Alabama Bank of Anniston NA	119,921,776	Jun. 7
		M		First Alabama Bank of Gadsden NA	39,723,000	Jun. 7
		M		First Alabama Bank, Talladega	40,697,000	Jun. 7
291	**Barclays Bank of California, San Francisco**	B (1)		Union Bank, Los Angeles		Jun. 21
54	**California First Bank, San Francisco**	B (1)		Union Bank, Los Angeles		Jan. 14
41	**Connecticut Bank & Trust Co. NA, Hartford**	M		Northern Conn. Nat'l Bank, Windsor Locks	69,927,320	Feb. 8
46	**Connecticut National Bank, Hartford**	A		Permanent Savings Bank, Meriden	N.A.	Feb. 25
227	**Bank of Delaware, Wilmington**	B (1)		Delaware Trust Co., Wilmington		Jan. 28
76	**Barnett Bank of So. Fla. NA, Miami**	B (#)		Florida Coast Bank, Pompano Beach		Feb. 22
202	**Sun Bank/Miami NA**	N,M	Sun Bank of Miami	Flagship National Bank, Miami	753,558,000	Apr. 1
113	**First National Bank of Fla., Tampa**	M		Second National Bank, Tampa	84,283,000	Jan. 14
		M		Bank of Clearwater	227,728,174	Jan. 31
		M		First B&T Co., Belleair Bluffs	83,528,000	Feb. 1
		M		Fst Gulf Bch B&T Co., St. Petersburg Bch	91,214,000	Feb. 1
61	**NCNB National Bank of Fla., Tampa**	M		NCNB Nat'l Bk. of Fla., Tallahassee	N.A.	Feb. 21
		M		NCNB Nat'l Bk. of Fla., Cross City	N.A.	Mar. 21
		M		NCNB Nat'l Bk. of Fla., Gainesville	N.A.	Mar. 21
		M		NCNB Nat'l Bk. of Fla., Live Oak	38,838,795	Mar. 21
		M		NCNB Nat'l Bk. of Fla., Blountstown	35,678,000	Apr. 18
		M		NCNB Nat'l Bk. of Fla., Jay	N.A.	Apr. 18
214	**Barnett Bank of Palm Beach Cty., W. Palm Beach**	L	Delray Beach			12/84
		B (#)		Florida Coast Bank, Pompano Beach		Feb. 22
47	**First National Bank, Atlanta**	M		Bank of Macon County, Montezuma	38,221,733	Jun. 30
110	**Citizens Fidelity B&T Co., Louisville, Ky.**	M		American B&T Co., Lexington	20,783,000	Feb. 22
16	**First National Bank, Boston**	M		Bk of Boston Barn'ble NA, Yarmouth Port	N.A.	Apr. 12
		M		Bk of Boston Worcester NA, Whitinsville	101,615,520	May 17
246	**Bank of New England-West NA, Springfield**	M		Bk of N.Eng-Franklin Cty NA, Greenfield	79,089,000	Jan. 1
		M		Bk of N.Eng-Hamp'ire Cty NA, No'hampton	40,884,000	Jan. 1
		M		Bank of New England-Ware	39,650,000	Jan. 1
		M		Bk of N.Eng-Berk'ire Cty NA, Williamstown	25,280,000	Jan. 1
266	**Security Bank & Tr. Co., Southgate, Mich.**	M		Security Bank Imlay City	29,340,011	Apr. 30
251	**Marquette Bank Minneapolis NA**	N	F&M Marquette National Bank			Mar. 29
217	**Boatmen's First Nat'l Bank, Kansas City, Mo.**	N	First National Bank			Jan. 28
		M		Boatmen's B&T Co., Kansas City	251,110,000	Apr. 15
		M		CharterBank Ward P'kway NA, Kansas City	70,296,000	Apr. 15
236	**Boatmen's National Bank, St. Louis**	M		CharterBank St. Louis NA	170,428,116	Mar. 18
122	**Norstar Bank of Upstate NY, Albany**	M		Taconic Valley Bank, Berlin	29,356,656	Jan. 28
		M		Oneida National Bank, Utica	836,110,889	Apr. 1
289	**Liberty Norstar Bank NA, Buffalo, N.Y.**	N	Liberty National Bank			Jan. 1
17	**Bank of New York**	B (1)		Hamburg Savings Bank, Brooklyn		Apr. 1
201	**Security Norstar Bank, Rochester, N.Y.**	N	Security Trust Co.			Jan. 1
233	**Key Bank of Central N.Y., Syracuse**	B (#)		Key Bank of Western NY NA, Jamestown		Mar. 10
130	**First-Citizens B&T Co., Raleigh, N.C.**	M		Farmers Bank, Pilot Mountain	29,834,000	Mar. 28
		M		First State Bank, Winterville	41,509,000	Mar. 28
209	**First National Bank of Ohio, Akron**	N	First Nat'l Bank of Akron			Jul. 3
148	**Central Trust Co. NA, Cincinnati**	M		Southern Ohio Bank, Cincinnati	243,066,471	Apr. 15
185	**Fifth Third Bank, Cincinnati**	M		First-Mason Bank, Mason	39,306,000	Jan. 1
43	**United States National Bank of Oregon, Portland**	A		First State Bank, Elgin	15,528,000	Apr. 15
275	**United Penn Bank, Wilkes-Barre, Pa.**	M		Security B&T Co., Stroudsburg	179,436,552	Jun. 1
140	**Third National Bank, Nashville, Tenn.**	M		First National Bank, Smyrna	19,734,000	Jan. 1
96	**Central Fidelity Bank, Richmond**	M		First National Bank, Poquoson	27,247,000	Jun. 3
92	**First Interstate Bank of Wash. NA, Seattle**	M		Olympic Bank, Everett	306,385,000	Jan. 28
36	**Rainier National Bank, Seattle**	M		Bank of Stanwood	49,252,000	Jun. 1
222	**Marine Bank NA, Milwaukee**	M		Independence Bank Wauwatosa NA	53,484,531	Jun. 1

(a)—Banks are listed in geographic order, with their respective deposit ranks shown in the left-hand column. (b)—Type of Changes: (A)—The purchase of certain assets and the assumption of certain liabilities of the bank listed. (B)—The acquisition of a branch or branches from the bank listed. The number of branches acquired are shown in parenthesis. (#)—Acquired several branches. (L)—Change of location of head office. (M)—Merged the bank listed. (N)—Name change. N.A.—Not available.

Data are compiled by American Banker from data received from R.L. Polk & Co., Nashville, Tenn.

Most Top 300 Banks Exceed Federal Minimum Capital Standards

Continued from Page 1

4.95% — was the $1.86 billion-deposit Liberty National Bank & Trust Co., Oklahoma City. Using the federal regulatory method of calculation, the ratio is 14 basis points higher, or 5.09%. Its total capital ratio, however, was 6.40% (6.57% using the regulators' formula), which obviously exceeds the 6% minimum level established for that form of capital.

Among the nation's top 25 banks, the 21st-ranked Republic National Bank, New York, had the highest primary capital ratio — 11.22%. NCNB National Bank of North Carolina, Charlotte, had the lowest, at 5.42%. However, using the regulators' method, the bank's ratio is 29 basis points higher, or 5.71%. Similarly, the bank's total capital ratio of 5.97% jumps to 6.30% using the regulators' method.

Primary capital is the sum of total equity capital plus mandatory convertible instruments plus the allowance for possible loan and lease losses plus minority interest in equity accounts of consolidated subsidiaries minus goodwill.

Total equity capital is the sum of common stock, perpetual preferred stock, surplus, undivided profits, and contingency and other capital reserves. Mandatory convertible instruments are subordinated debt that eventually are transformed into common or perpetual preferred stock within a specified time not to exceed 12 years. Mandatory convertible debt, for banks, include equity contract notes and equity commitment notes that were issued prior to May 15, 1985. The holder of an equity contract note must take common or perpetual preferred stock as payment for the note. Equity commitment notes are redeemable only with the proceeds from the sale of common or perpetual preferred stock.

Total capital is primary capital plus secondary capital. Secondary capital is the sum of limited-life preferred stock and subordinated notes and debentures and unsecured long-term debt with an original maturity of seven years. For banks, secondary capital may not exceed 50% of the amount of the bank's primary capital.

According to the Federal Reserve Board, adequate capital "provides a buffer for individual banking organizations in times of poor performance, helps to maintain public confidence in particular banking organizations and in the banking system, promotes the safety of depositors' funds, and supports the reasonable growth of banking organizations. An evaluation of capital adequacy is one of the major purposes of a bank holding company examination."

Data Sources and Methodology

The primary and the total capital data were obtained by the *American Banker* from questionnaires sent to the comptrollers of nation's top 500 banks. The banks were asked to report primary and total capital for June 30, "as defined by the federal regulators and currently calculated by your bank."

Whenever possible, these data were checked against the federal regulatory report of condition, known as the "call report". Call reports were available for 33% of the top 300 banks. For the other banks, public statements were used, or the banks were telephoned directly to verify questionable data. In total, 90% of the capital data in today's listing were checked, using these three sources of information.

When the Exchange National Bank, Chicago, was telephoned, the bank informed the *American Banker* that because of its 1982 acquisition of Central National Bank, it was allowed to include certain intangible assets in its primary and total capital calculations. The primary and total capital figures shown for the bank on the listing are their tangible capital figures. However, the ratios shown were computed using that bank's special formula approved by the Office of the Comptroller of the Currency.

For banks not responding to the *American Banker* questionnaire, the call report itself was used to extract the capital data. The methodology used to calculate primary and total capital from the call report is described in footnotes to the table on page 39.

A bank's average quarterly assets are reported on Schedule RC-K of the call report. Since call report data were available for only 33% of the top 300 banks, it was not possible for the *American Banker* to calculate the regulators' ratio.

The *American Banker* found that for a sizable number of banks there is considerable confusion as to treatment of intangible assets in the primary capital calculation. National banks seem especially confused. Some exclude all intangible assets. Some exclude only intangible assets booked after April 15, 1985. And some do not exclude intangible assets at all.

National banks on the West Coast treat intangible assets differently than national banks on the East Coast. Most

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Merger Activity For Top 300 Banks Slows in 1st Half

By TAMMY STRACHAN

NEW YORK — Merger and acquisition activity among the nation's top 300 banks ranked by deposits slowed considerably in the first half of 1985, compared with the first half of 1984, according to an *American Banker* survey.

In the first half of this year, 28% fewer of the top 300 banks engaged in acquisition activity; the number of institutions acquired fell 33%, and the deposits they added through mergers fell by almost 50%, as compared to the year-earlier period.

The survey found that 23 of the top 300 banks acquired 46 other banks with combined deposits of $5.12 billion during the first six months of 1985. In the first half of 1984, 32 of the top 300 banks acquired 69 other banks with combined deposits of $10.2 billion.

These are some of the findings of the *American Banker's* survey of the top 300 commercial banks in the U.S., based on total deposits on June 30.

The slowdown was apparently due, in part, to the industry's reluctance to

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Top 300 . . .

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West Coast banks deduct their intangible assets, while most East Coast banks do not. One southeastern bank deducted only intangible assets booked after April 15, "after lengthy discussions with the Comptroller's office."

Other survey findings include:

• Among the nation's top 25 banks, National Westminster Bank NA, New York, supplanted InterFirst Bank Dallas NA as the 25th largest bank in the country. National Westminster had deposits of $6.99 billion at midyear, down 0.4% from the $7.02 billion on Dec. 31, 1984, when the bank ranked 26th.

InterFirst moved down one notch to 26th place, with deposits of $6.88 billion on June 30, down 3.2% from the $7.1 billion figure at yearend.

• Merger activity of the top 300 banks slowed considerably over the first half of this year, compared with the comparable period in 1984. About 28% fewer banks were involved in mergers; the number of banks acquired fell 33%; and the deposits acquired through mergers fell by almost 50%. For more details, see the accompanying story.

• The largest gain in rank was scored by the First Alabama Bank, Montgomery. It moved up 218 places from yearend 1984 to 154th place at midyear 1985. The bank, the former First Alabama Bank, Birmingham, acquired eight bank affiliates of its parent, First Alabama Bancshares Inc., Montgomery. These eight banks had combined deposits of $996 million.

• The top 300 banks had $1.2 trillion in deposits at midyear, up 1.5% from the $1.18 trillion at yearend 1984 and up 5.6% from the $1.14 trillion on June 30, 1984. ■

Court Bars States from Interfering In Baldwin-United Broker Settlement

Special to the American Banker

NEW YORK — A federal appeals court has barred 32 states from interfering with the $140 million settlement of a class-action suit against 18 broker-dealers that sold Baldwin-United Corp. annuities.

A three-judge panel of the U.S. Court of Appeals for the Second Circuit unanimously upheld a lower-court decision that enjoined the states from bringing suits against the brokerage houses that might affect the settlement.

Baldwin-United, Cincinnati, which in 1983 filed for reorganization under Chapter 11 of the federal bankruptcy law, sold annuities through brokers but ran into financial difficulties.

The company filed a reorganization plan this week in Cincinnati federal bankruptcy court, calling for major creditors to receive a combination of cash, notes, and stock valued between 45 cents and 55 cents on the dollar.

Among Baldwin-United's major creditors are 23 banks with outstanding loans of $170 million. New York's Chemical Bank has the largest exposure — about $30 million.

Nearly 100,000 purchasers of single-premium deferred annuities claimed that the defendants misled them by representing the annuities as "safe and desirable investments."

Eighteen of the 26 defendants agreed with the plaintiffs last year to settle 65 lawsuits consolidated before U.S. District Judge Charles L. Brieant of the Southern District of New York. Negotiations with eight other brokers are continuing.

A number of states threatened to sue the defendants in state courts, claiming the amount of the settlement was insufficient.

Judge Brieant, in issuing an injunction against such suits, emphasized that his order did not bar state injunctions against unlawful business practices nor use of law enforcement or regulatory powers as long, as they did not affect the settlement.

The states contended that the injunction went overboard, without authority and in violation of the sovereign immunity of the states as guaranteed by the U.S. Constitution.

The appeals court ruled that Judge Brieant had acted within the scope of his power, had not abused his discretion, and had not violated the states' sovereign immunity.

In a 32-page decision written by Circuit Court Judge Walter R. Mansfield, the court noted that the "potential for an onslaught of state actions posed more than a risk of inconvenience or duplicative litigation."

Such lawsuits threatened to "seriously impair the federal court's flexibility and authority to approve settlements in the multidistrict litigation," the court added.

The court also said that "multiple and harassing actions" by the states could only serve to "frustrate" Judge Brieant's efforts "to craft a settlement." Such an agreement was dependent on the defendants' release from any and all related civil claims based on the same facts. ■

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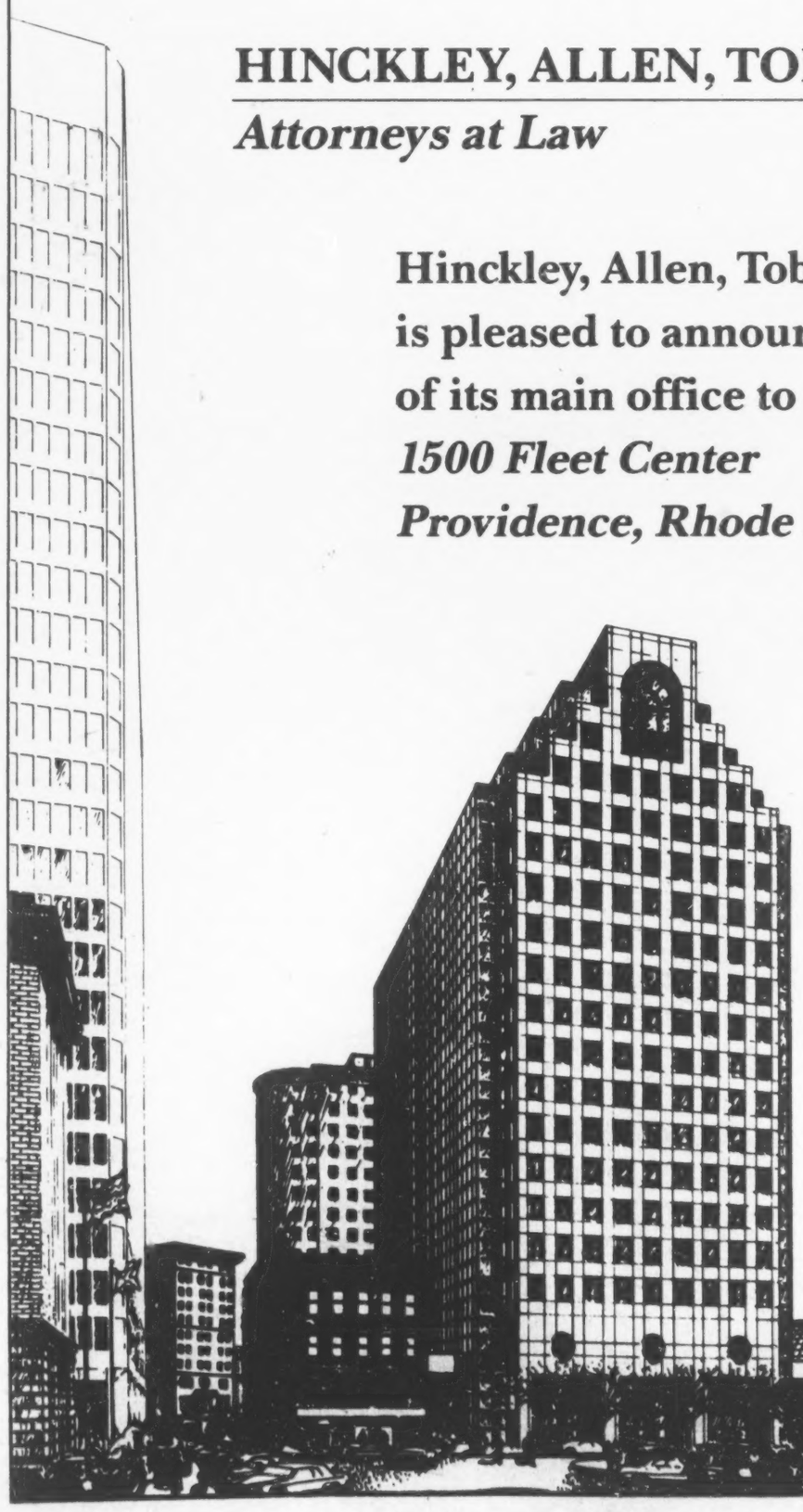

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act while the U.S. Supreme Court was considering the constitutionality of regional interstate banking compacts.

On June 10, the Supreme Court unanimously ruled that states had the right to decide which other states would have access to a state's banking institutions. The ruling upheld a banking compact in New England challenged by Citicorp, New York, and Northeast Bancorp., New Haven, Conn.

For the second year in a row, the survey includes a listing of all mergers and acquisitions made by the top 300 banks over the first six months of 1985. In addition, partial acquisitions, such as branch acquisitions, are listed, as well as name and location changes among the top 300 banks. The table appears on page 42, and lists the acquiring banks by region.

Mergers accounted for some of the largest gains in deposit rank among the top 300 banks. In terms of acquired deposits, the biggest gainers were banks in Florida, followed by banks in Alabama, New York, and Massachusetts.

In Florida, three banks acquired 11 others, with combined total deposits of $1.31 billion. Sun Bank/Miami had the largest gain in that state with the April 1 acquisition of the $754 million-deposit Flagship National Bank of Miami. The acquisition also helped it post the second biggest gain in rank among the top 300, moving up 94 places to 202d place.

First Alabama Bank, Montgomery, was the biggest gainer in that state and posted the largest advance in rank among the top 300 by acquiring eight bank affiliates of its parent, First Alabama Bancshares Inc., Montgomery. These eight banks had combined deposits of $996 million, boosting First Alabama 218 places from yearend 1984 to rank 154th on the midyear list.

In New York, the only mergers involved Norstar Bank of Upstate NY, Albany, which acquired the $836 million-deposit Oneida National Bank, Utica, on April 1, and the $29 million-deposit Taconic Valley Bank, Berlin, on Jan. 28.

The Bank of New England-West, Springfield, Mass., was the third biggest gainer in rank, advancing 60 places to 246th, after adding deposits of $185 million by acquiring four affiliates of its parent, the Bank of New England Corp., on Jan. 1. ■

Northeast Savings Tabs Vergith as Executive VP

HARTFORD, Conn. — Douglas W. Vergith has been elected executive vice president and director of retail banking for Northeast Savings here.

He had been senior vice president and general manager of the savings and loan association's 15 offices in the Schenectady-Albany area in New York State. In his new post, Mr. Vergith will be responsible for the retail branch system of the association, including consumer lending.

Homer B. Lang has been elected to take over Mr. Vergith's senior vice president and general manager positions. His responsibilities will include management of all retail banking and support systems for Northeast's upstate New York banking offices. Mr. Lang had been vice president and regional manager for the Schenectady-area offices. ■

Ann Suttles Elected Senior VP

OKLAHOMA CITY — Ann Lee Suttles has been elected senior vice president and cashier of United Oklahoma Bank.

In her new capacity, Mrs. Suttles executes the duties of senior operating officer and security officer. ■

American Banker

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VOL. CL NO. 168 | Wednesday, August 28, 1985 | 150th Year

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Standby Letters of Credit Jump 25% in 1984

100 Top Issuers Raise Their Yearend Total to $132 Billion Amid Growing Concern over Safety

By LISABETH WEINER

CHICAGO — Standby letters of credit increased to $132 billion last year at the nation's top 100 banks — up nearly 25% — making them one of the fastest growing items on or off a bank's balance sheet, according to data compiled by the *American Banker.*

Standby letters of credit also have heated up in terms of controversy, as bank regulators struggle with issues surrounding all off-balance-sheet items, of which the standby letter of credit is one of the most prominent.

For standby letters of credit, the major issues appear to be how credit quality is evaluated and whether bank capital could adequately cover any serious losses arising from a default on a standby letter.

A standby letter of credit is a bank's guarantee that a customer will perform as expected. It may be used to back up a commercial paper issue or to support an industrial revenue bond, or it may serve as a guarantee of funding for a real estate project. If, for instance, a customer should default on payments for the financing of a construction project, the issuer of the standby letter is responsible for paying off that obligation. The bank becomes the lender of last resort.

Top 100 Banks in Outstanding Standby Letters of Credit, Page 10

But increasingly, industry observers and regulators have expressed concern that banks are not allocating enough reserves to cover any potential losses on standby letters.

So now, the issue of whether bank capital requirements should be changed to reflect standby letters is one that federal regulators, concerned about the rapid growth of that product, are expected to grapple with over the next year.

➡ Letters: Page 10

Crocker to Pay $2.25 Million Fine For Failing to Report Transactions

By JAY ROSENSTEIN

WASHINGTON — Crocker National Bank will pay a record $2.25 million penalty for failing to report nearly $4 billion in currency transactions.

The Treasury Department said Tuesday that the San Francisco bank was found since 1980 to have more than 7,800 violations of the Bank Secrecy Act, a law that, with certain exceptions, requires financial institutions to report to the Internal Revenue Service all cash transactions exceeding $10,000.

Most of the transactions involved six Hong Kong banks.

John M. Walker Jr., assistant Treasury secretary for enforcement and operations, stressed at a press conference that there is no evidence the bank deliberately engaged in money laundering. However, he noted that southeast Asia is a major source of heroin coming to the United States and that Hong Kong has become "a substantial center for money laundering activity."

"We have to suspect," he said, that large dollar transfers from Hong Kong "could well have originated with illegal drug transactions."

Money laundering is the practice of sending money through numerous depository institutions in an attempt to conceal the source of the money, which often is tied to illegal activities, such as drug trafficking.

Mr. Walker said this is one of approximately 100 "open cases" involving financial institutions that have been referred to the IRS for investigation and possible criminal prosecution.

The case could give impetus to efforts by Congress and the Reagan ad-

➡ Crocker: Page 6

Argentina, Banks Sign New Accord After Short Delay

By DONALD SHOULTZ

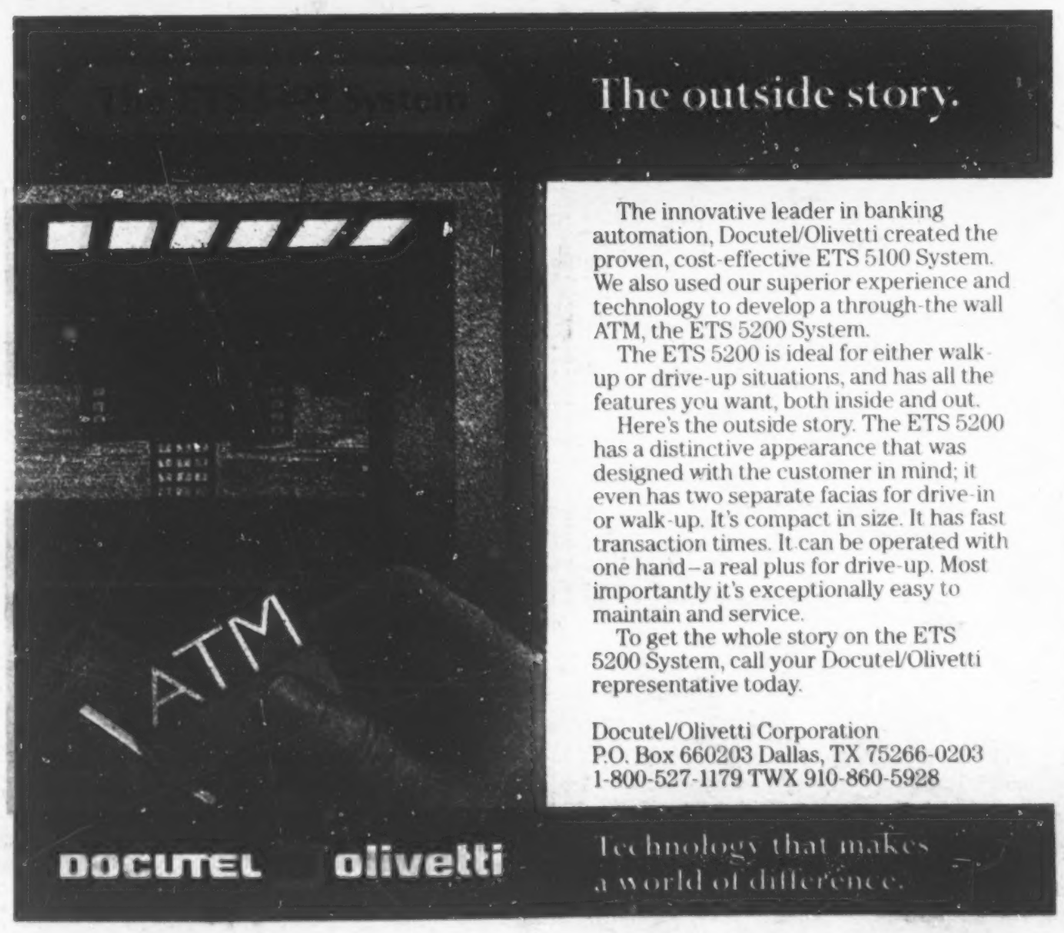
NEW YORK — Argentina and its commercial bank creditors Tuesday signed agreements that restructure more than $13 billion in debt and provide the South American nation with more than $4 billion in fresh funds.

But for a while, it looked as if Argentina's long-awaited multiyear debt rescheduling might again be stalled.

The formal signing ceremony of the bank accord was delayed for five and a half hours. It was originally set for 8:45 a.m. Tuesday, but did not actually begin until 2:15 p.m.

Banking sources said the signing of the pact was delayed by the refusal of Japanese banks with Argentine exposures to approve the accord. The Bank

➡ Argentina: Page 15



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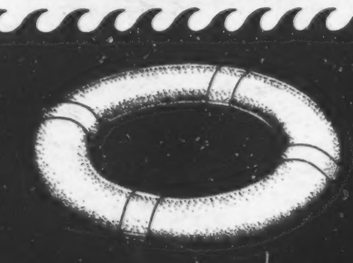

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